

2025-2029

Tri-Cities Assessment of Fair Housing



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Executive Summary

Purpose of Fair Housing Planning

The Tri-Cities HOME Consortium (“The Consortium” or “the HOME Consortium”) completes a fair housing planning process every five years. The purpose of this process is to better understand the challenges faced by specific groups of people who tend to experience greater housing challenges based on their specific characteristics and needs. Federal and state governments put legal protections in place to ensure no person faces housing discrimination based on characteristics associated with a particular group. The groups covered by these laws are called protected classes.

The protected classes in the Tri-Cities are race, religion, color, sex, national origin, familial status, disability, veteran status, marital status, and age. Every person belongs to a protected class because every person has a race, age, national origin, etc. However, certain groups within each protected class, such as people who are members of racial or ethnic minorities, seniors, or families with children, often face additional barriers to securing housing that meets their needs.

Throughout the fair housing planning process, the Tri-Cities HOME Consortium analyzed census data, state and local policies, and community feedback. The Assessment of Fair Housing (AFH) serves as the summary of these efforts. The AFH includes a description of fair housing laws, community needs and trends, access to opportunity, local policies, and fair housing complaints.

The fair housing planning process uncovered certain barriers, or impediments, to fair housing in the Tri-Cities. The AFH describes these impediments and actions the Tri-Cities HOME Consortium will take to overcome them.

Key Findings

The Tri-Cities HOME Consortium analyzed various topics, including demographics, income, housing, transportation, local policies, and fair housing complaints, through the lens of certain groups. Note that the Consortium analyzed the most recent datasets available at the time of drafting the AFH.

Community Needs and Trends

- **Demographics:** Many Tri-Cities residents belong to groups that may face additional housing challenges, such as people identifying as racial or ethnic minorities, foreign-born residents, people living with a disability, and households with children. In 2022, 14 percent of residents were over the age of 65, 32 percent identified as a race other than White, 15 percent were foreign-born, and 14 percent lived with a disability. In addition, 36 percent of households included at least one child.
- **Median Income and Poverty:** In all three cities, households with at least one member belonging to the following groups earned less on average than the city’s median income: Black, Hispanic, senior, and foreign-born residents (Table 13). Those groups also tended to experience higher rates of poverty than other protected classes (Tables 17-21).
- **Housing Cost Burden:** Elderly households were particularly vulnerable to experiencing severe housing cost burden (meaning they paid more than 50 percent of their income on

housing expenses). In 2020, 45 percent of severely cost-burdened owner households had at least one elderly member.

- **Homeownership Rates:** From 2017 to 2022, homeownership rates increased for many racial or ethnic groups. One notable exception is Black or African American households. Homeownership rates decreased by .1 percent for that group.
- **People Experiencing Homelessness:** In 2021, people with disabilities were overrepresented among people experiencing homelessness. While 14 percent of the population lived with a disability, 44 percent of people experiencing homelessness lived with a disability.
- **Education Rates:** In 2022, Asian and Hispanic residents were less likely than White residents to obtain a high school diploma, while Black and Hispanic residents were less likely than White residents to obtain a bachelor's degree. 92 percent of White residents obtained a high school diploma, compared to 79 percent of Asian residents and 64 percent of Hispanic residents. Additionally, 32 percent of White residents obtained a Bachelor's degree, compared to 28 percent of Black residents and 12 percent of Hispanic residents.

Access to Opportunity

- **Geographic Features:** Unique geographic features in the Tri-Cities, such as the Columbia River separates Kennewick and Richland from Pasco, create opportunities and barriers to economic development and transportation.
- **Daily Migration:** Over 60 percent of Tri-Cities residents do not live and work in the same city. Residents tend to travel between the three cities for work, services, and leisure.
- **Geographic Trends:** Certain census tracts within the Tri-Cities have higher concentrations of specific populations living there. Two census tracts in Pasco are identified as racially or ethnically concentrated areas of poverty (R/ECAPs), meaning they have high rates of poverty and over half the population identifies as non-White.
- **Transportation Needs:** Stakeholders noted that certain groups have difficulty accessing public transportation due to accessibility needs, language access barriers, and limited service on weekends and holidays.

Policy Review

- **Zoning:** Each city's municipal code has an inclusive definition of families, allows group homes of up to six people, and allows attached and detached accessory dwelling units (ADUs). Each zoning consideration provides unique support to housing protected classes.
- **Rental Code:** Each city follows the Washington State-Landlord-Tenant Act, which outlines the responsibilities of landlords and sets the rental housing code.
- **Assisted Housing Units:** In 2024, over half (280 out of 470) of the assisted housing units managed by Tri-Cities housing authorities were considered accessible. During the fair housing planning process, one housing authority noted that the supply of accessible housing is not sufficient to meet the needs of the population.
- **Housing Lending Outcomes:** An analysis of housing lending outcomes indicates that certain groups, including members of racial and ethnic minorities, women, and seniors,

were less likely to apply for housing financing than others. For example, 68 percent of loan applicants identified as White, while just 4 percent identified as a race other than White.

- **Loan Denial Reasons:** Debt-to-income ratio, lack of collateral, and credit history were the most common reasons non-White residents were denied for loans.

Evidence of Housing Discrimination

- **Number of Complaints:** From 2019 to 2024, 28 complaints of housing discrimination were filed with Washington State and six were filed with the U.S. Department of Housing and Urban Development (HUD).
- **Basis of Complaints:** Federally and statewide, a person's disability was the most common basis of the alleged housing discrimination.
- **Insight from Fair Housing Organizations:** During consultation sessions, fair housing organizations emphasized that fair housing training, testing, and outreach to service organizations, developers, and residents can help to promote fair housing knowledge and help prevent incidences of discrimination.

Identified Impediments to Fair Housing

The Tri-Cities identified five impediments to fair housing.

- There is a low supply of affordable housing.
- Affordable housing options often lack accessibility features for people with physical disabilities and seniors.
- Community members have limited knowledge of their fair housing rights and landlord responsibilities.
- Non-English speakers face barriers to obtaining services and information in their native language.
- Certain populations require additional services to ensure they can effectively use transportation systems to get to important places.

Proposed Actions to Overcome Impediments

The Tri-Cities identified various actions it will take over the next five years to overcome the identified impediments to fair housing.

Increasing Affordable Housing Supply

- The HOME Consortium will continue to partner with housing authorities to explore building more affordable housing.
- The HOME Consortium will utilize various outreach techniques, such as newspaper, mail, and social media, to promote the Down Payment Assistance Program.

Increasing Accessible Housing Supply

- Richland and Pasco will utilize various outreach techniques, such as newspaper, mail, and social media, to promote the cities' owner-occupied rehabilitation program. Kennewick will investigate creating a Community Development Block Grant (CDBG)-funded owner-occupied rehabilitation program.
- The HOME Consortium will investigate utilizing HOME Investment Partnerships Program (HOME) funds to rehabilitate existing homes to make them more accessible to people with disabilities.
- The HOME Consortium will explore utilizing local forums to increase knowledge of accessible building standards and community accessibility needs among housing developers.
- The HOME Consortium will promote the development of ADUs by advocating for policies and programs that support the housing type.

Promoting Knowledge of Fair Housing

- The HOME Consortium will organize and host a fair housing training for organizations working with residents.
- The HOME Consortium will explore hosting a fair housing training for landlords.
- The HOME Consortium will explore working with the Kennewick Housing Authority (KHA) and the Housing Authority of the City of Pasco and Franklin County (HACPFC) to create a fair housing educational program for residents.

Increasing Language Access

- The HOME Consortium will continue to work on translating key documents, such as program applications, into other languages.
- The HOME Consortium will continue to utilize the Language Line to communicate with non-English-speaking residents.
- The HOME Consortium will work with non-profit agencies to understand the barriers and services needed for non-English-speaking residents.

Increasing Transportation Connectivity

- The HOME Consortium will work with community partners, including the transit authority, to implement the goals outlined in their respective Bike-Pedestrian Plans.
- Each city will continue to coordinate with Ben Franklin Transit regarding the organization's free bus passes for students program.
- Each city will continue to evaluate crosswalks that need updating to meet visual and auditory accessibility standards.

Introduction

Assessments of Fair Housing (AFHs) provide valuable insight into the needs of community members. They include an assessment of available data, policies, and insights from community partners and residents. This section provides an overview of the fair housing planning process and how it can be used by communities. This section also describes the fair housing planning process completed by the Tri-Cities HOME Consortium (“The Consortium” or “the HOME Consortium”) and summarizes actions taken to address previously identified fair housing issues.

Overview

The Consortium conducts a fair housing planning process every five years and creates a corresponding report called the *Tri-Cities HOME Consortium Assessment of Fair Housing*. The purpose of this process is to better understand the challenges faced by specific groups of people who tend to experience greater housing challenges based on their specific characteristics and needs. Federal and state governments put legal protections in place to ensure that no person faces housing discrimination based on characteristics associated with a particular group. The groups covered by these laws are called protected classes. Under federal law, there are seven protected classes, which are listed below.

- Race
- Religion
- Color
- Sex
- National origin
- Familial status
- Disability

In addition to the federal protected classes, Washington State laws include the additional protected classes, which are listed below.

- Veteran status
- Marital status
- Age

Every person belongs to a protected class because every person has a race, age, national origin, etc. However, certain groups within each protected class, such as people who are members of racial or ethnic minorities, seniors, foreign-born residents, or families with children often face additional barriers to securing housing that meets their needs.

The fair housing planning process allows communities to analyze fair housing issues among certain groups, such as housing affordability and availability, homelessness, and access to jobs and services. All of these factors may limit the range of housing choices available or impede a person’s access to housing. The fair housing planning process is a useful tool for jurisdictions to collect

recent data on fair housing issues to inform programs, provide information to members of the public, and reaffirm working relations with partners.

The fair housing planning process also allows communities to examine their progress toward their goals of eliminating housing discrimination and providing current and future residents with access to equal housing opportunities. In addition, the process allows communities to explore additional actions that are being taken or could be taken to further increase housing choice and create a plan for action over the next five years.

Through the planning process, the HOME Consortium identified five barriers to fair housing. The HOME Consortium has developed action steps to be taken over the next five years to remove those barriers and promote fair housing.

Through the fair housing planning process and implementation of identified actions in the AFH, the HOME Consortium is affirmatively furthering fair housing as required by the Fair Housing Act as a recipient of federal funding through HUD.

Community Participation Process

The AFH was developed using a variety of information sources. The HOME Consortium used these sources to develop key themes regarding housing needs for certain populations. Community and stakeholder input served as an important source of information. This section describes the efforts to engage community members to inform the development of the plan.

Community and Stakeholder Engagement Process

The fair housing planning process sought to ensure members of diverse groups of people and organizations that serve them had the opportunity to comment on housing needs. The HOME Consortium asked for input from community members and service providers in the fall of 2024. Their feedback was used in the development of the HOME Consortium 2025–2029 Consolidated Plan and the AFH.

Community engagement activities took place in August and September 2024. These activities reached 47 unique stakeholder organizations and 117 community members through multiple engagement strategies. See Table 1A in the appendix for the full list of organizations consulted.

The Consortium conducted a survey for community organizations as well as a survey for community members. Both surveys were conducted online and distributed through various channels to encourage participation. The surveys asked respondents questions regarding community needs on the following topic areas:

- Affordable housing
- Housing and supportive services
- Public facilities and infrastructure
- Human services
- Fair housing

In addition, the Consortium held six in-person consultation sessions (hosted on September 5th and 6th) and two virtual consultation sessions (hosted on September 10th and 11th). The in-person consultation sessions also had options for virtual participation for those who could not attend in person. The consultation sessions were organized by specific topics and agency staff attended the sessions that were most relevant to their services and clients. The specific topics are listed below:

- Homeless Services
- Public and Human Services
- Youth Services
- Special Needs Populations
- Affordable Housing
- Economic Development
- Fair Housing
- Public Works

In each consultation session, the Consortium provided a list of questions related to fair housing to prompt organizations to discuss related issues.

Key Themes from the Community Engagement Process

Several key fair housing themes emerged through consultation sessions and surveys. Table 1 identifies each theme and how they might affect different protected classes.

Table 1—Key Themes from the Community Engagement Process

Theme	Connection with Fair Housing	Impacted Protected Classes
Housing challenges include lack of available units and increased rents making it difficult for residents to find and afford housing.	Housing issues affect all members of the population. Protected classes can be more likely to experience housing problems due to increased social and economic vulnerability.	All
Specific populations, such as veterans, migrant workers, and people with substance use disorders, have an increased need for supportive services and housing.	Veterans, foreign-born residents, and people with disabilities often have additional requirements for housing or may require supportive services to maintain their housing. These supports ensure members of those populations can obtain and maintain housing.	Veterans National Origin (foreign-born residents) People with Disabilities

Theme	Connection with Fair Housing	Impacted Protected Classes
Due to low vacancy rates, landlords are incredibly selective with rental applications.	Low vacancy rates mean there is a limited supply of available housing for residents. This affects all residents. However, members of certain populations may have greater difficulty finding a unit that suits their needs. For instance, people with physical disabilities must ensure units are both affordable and accessible to them.	All
Many available units are not accessible to people with physical disabilities and/or do not meet Section 8 inspection criteria, further limiting housing options.	Some seniors and people with disabilities have limited mobility and need specific design elements incorporated into a housing unit. A lack of units with these accommodations limits the housing choice for these populations.	Age (seniors) People with Disabilities
There is a need for greater language services, particularly Ukrainian, Burmese, and Spanish.	Foreign-born residents often have limited-English proficiency (LEP) or speak English as a second language. A lack of bilingual staff limits the resources available to those who do not speak English.	National Origin (foreign-born residents)
Lack of connectivity, particularly in rural areas of the Tri-Cities, exacerbates inequalities, particularly hindering residents from obtaining and maintaining employment.	Lack of reliable transportation options impacts members of the workforce and limits the opportunities available to protected classes.	All
There is a need to remove barriers in streets, such as through curb and ramp improvements, and add sidewalks to increase accessibility.	Seniors and people with disabilities are more likely to have mobility challenges, which makes using streets and sidewalks with barriers, such as curbs, difficult.	Age (seniors) People with Disabilities

Data Source: Community and Stakeholder Consultations and Survey (2024).

Public Participation Process

The Tri-Cities HOME Consortium encouraged feedback from the general public on the draft AFH. The Consortium followed the requirements outlined in its Citizen Participation Plan, which outlines the policies and procedures for public involvement in the development of the plan. The Consortium held a written public comment period from April 30, 2025 to June 2, 2025. The cities of Richland and Kennewick will each hold a public hearing on June 3, 2025. The city of Pasco will hold a public hearing on May 15, 2025.

Through the public participation process, the Consortium publicized and encouraged public comments in the following ways

- Published a legal ad in the Tri-City Herald.
- Published the draft document on each city website.
- Emailed the document and information regarding the public participation process to organizations who participated in consultation sessions and requested they share the information with their client lists.

The Consortium will update this section of the AFH after the public comment period describing all comments received and whether they were accepted.

Progress Since Previous Fair Housing Plan

Assessing past progress on fair housing goals lays the groundwork for understanding the current fair housing landscape in the Tri-Cities. This allows communities to understand the impact of previous actions to inform the development of future goals and actions.

In the previous AFH prepared in 2020, the HOME Consortium outlined three impediments that acted as barriers to certain populations finding and maintaining fair housing. From 2020 to 2025, the Consortium has taken multiple steps to help overcome those barriers. The table below lists the three impediments, their descriptions, and the actions taken by each City over this time period.

Table 2—Progress Since the Previous Fair Housing Plan

Impediment	Description	Actions Taken
Low Vacancy Rates	The Tri-Cities has an extremely low vacancy rate. Vacancy rates describe the number of housing units available to be bought or rented during a certain period of time. Low vacancy rates increase housing costs due to increased demand with limited supply. This increase in cost has a disproportionate impact on low-income households. In addition, low vacancy rates allow landlords to be more selective with applicants due to large pools of potential clients. This allows landlords to filter out applicants that they may deem more risky.	<p>Richland</p> <ul style="list-style-type: none"> Began a periodic update for the Comprehensive Plan to assess land use and housing development goals. <p>Pasco</p> <ul style="list-style-type: none"> Created an ADU Guide to enhance public knowledge of this housing type. Started review of fee schedule for housing developments. <p>Kennewick</p> <ul style="list-style-type: none"> Updated ADU regulations to allow multiple ADUs on a property. <p>Consortium-Wide</p> <ul style="list-style-type: none"> Included English and Spanish applications for the Down Payment Assistance Program on city websites. Met with the Washington Homeownership Resource Center to publicize the Down Payment Assistance Program. Partners with realtor associations to promote the Down-Payment Assistance Program Provided funding to Community Action Connections for Tenant-Based Rental Assistance.
Lack of Accessible Housing for People with Disabilities and Seniors	The Tri-Cities has limited affordable housing options that are accessible to people with limited mobility, such as seniors and people with disabilities. The population of people with disabilities and seniors has increased in the Tri-Cities. The growing population in need of accessible units, coupled with the low vacancy rate, severely limits the supply of accessible, affordable housing available.	<p>Richland</p> <ul style="list-style-type: none"> Utilized CDBG funds to make accessibility modifications to owner-occupied units. <p>Pasco</p> <ul style="list-style-type: none"> Utilized CDBG funds to make accessibility modifications to owner-occupied units. <p>Kennewick</p> <ul style="list-style-type: none"> Maintained accessibility focus with inspections on new properties.

Impediment	Description	Actions Taken
Lack of Access to Fair Housing Information	Residents, landlords, and property owners do not readily understand fair housing laws and protections. Certain groups may have additional barriers to accessing fair housing information, such as language barriers. It is important that both property owners and residents understand fair housing regulations, including their protections under the law and the consequences of not complying.	<p>Richland</p> <ul style="list-style-type: none"> • Collaborated with the Northwest Fair Housing Alliance to distribute fair housing information through utility billing inserts. • Displayed fair housing logos prominently on internal applications, reports, city websites, social media platforms, and public advertisements. Ads are in English and Spanish. • Provided a “Fair Housing Opportunities for All” brochure to housing program applicants. • Displayed fair housing posters in English and Spanish in city halls and libraries. <p>Pasco</p> <ul style="list-style-type: none"> • Inquired with HUD about conducting fair housing training. • Displayed fair housing posters in English and Spanish in city halls and libraries. • Posted fair housing information on website. <p>Kennewick</p> <ul style="list-style-type: none"> • Displayed fair housing posters in English and Spanish in city halls and libraries. • Held bi-annual landlord/tenant forums to discuss fair housing topics amongst realtors, landlords, and tenants. • Provided venue and materials for a fair housing training for lenders and realtors. • Worked with KHA to create an educational program on fair housing to be held in the fall of 2025. • Participated in fair housing training as a staff.

Fair Housing Laws

Overview

Fair housing laws outline certain practices communities must follow to prevent and address housing discrimination. Understanding federal and state laws allows community members and service providers to ensure the housing rights of residents are being protected. This section describes the federal and state laws that pertain to fair housing.

Federal Housing Laws

All states and municipalities in the United States are subject to the Fair Housing Act, administered and enforced by HUD, and other federal housing laws such as the Housing for Older Persons Act of 1995 (HOPA) and the Fair Housing Amendments Act of 1988 (FHAA).

Fair Housing Act

In 1968, Congress passed the Civil Rights Act after years of advocacy in the United States against overt discrimination and segregation in the sale and rent of housing based on a person's race, national origin, skin color, gender, and religion. In 1988, Congress added additional protections against housing discrimination for people based on their familial status (e.g., women who are pregnant or the presence of children under 18) and disability.

The Fair Housing Act applies to almost any person or group involved with housing in the United States, including landlords, realtors, homeowners' associations, mortgage lenders, and homeowner's insurance companies. Under the Fair Housing Act, it is illegal to discriminate on the basis of race, religion, color, sex, national origin, familial status, or disability. The following are examples of actions that are violations of the Fair Housing Act when made on the basis of a protected class:

- Refusing to rent or sell housing.
- Refusing to negotiate for housing.
- Otherwise making housing unavailable.
- Setting different terms, conditions, or privileges for the sale or rental of a dwelling.
- Providing a person with different housing services or facilities.
- Falsely denying that housing is available for inspection, sale, or rental.
- Making, printing, or publishing any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination.
- Imposing different sales prices or rental charges for the sale or rental of a dwelling.
- Using different qualification criteria (such as different procedures, documents, or information) for rental standards, applications, income standards, application requirements, application fees, credit analyses, sale approval, or rental approval.
- Evicting a tenant or a tenant's guest.
- Harassing a person.

- Failing or delaying performance on maintenance or repairs.
- Limiting privileges, services, or facilities of a dwelling.
- Discouraging the purchase or rental of a dwelling.
- Assigning a person to a particular building, neighborhood, or section of a building or neighborhood.
- For profit, persuading or trying to persuade homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (referred to as “blockbusting”).
- Refusing to provide or discriminating in the terms or conditions of homeowner’s insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner or occupants of a dwelling.
- Denying access to or membership in any multiple listing service or real estate brokers’ organization.
- Refusing to make a mortgage loan or provide other financial assistance for a dwelling.
- Refusing to provide information regarding loans.
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees.
- Discriminating in appraising a dwelling.
- Conditioning the availability of a loan on a person’s response to harassment.
- Refusing to purchase a loan.

Under the Fair Housing Act, it is also illegal to threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise the right or retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation.

Certain types of housing are exempt from federal fair housing laws, such as owner-occupied buildings with four or fewer units, single-family homes sold or rented by the owner without an agent, and housing operated by religious organizations or private clubs that are limited to members.

Some examples of housing practices that violate the Fair Housing Act include the following:

- The manager of an apartment complex restricts families with children to only one section of the building.
- An apartment manager will not show a unit on an upper floor to a senior or person with a disability.
- A realtor lies about a home having a pending offer when showing it to a couple who do not speak English proficiently.
- An apartment manager runs a credit check on applicants under 30 years old but not on older applicants.

Housing for Seniors

The 1995 HOPA creates an exception to Title VIII of the Fair Housing Act to allow for housing developments for seniors (referred to as “older persons” in the law). HOPA offers exceptions to discrimination based on family status for housing specifically designed for elderly individuals. To qualify for this exception, the housing must meet certain criteria and comply with all HOPA exemption requirements. The housing may be provided under a state or federal program designed to assist elderly persons or intended for and solely occupied by those at least 62 years old. Alternatively, the housing may be intended and operated for occupancy by those who are at least 55 years old, with at least 80 percent of the units having at least one occupant verified to be 55 years of age or older.

All other Fair Housing Act protections apply to housing for seniors, including the prohibition of discrimination on the basis of race, color, religion, sex, disability, or national origin.

Fair Housing Amendments Act

The FHAA, signed in 1988, amended the Fair Housing Act to include persons with disabilities as a protected class and added additional regulations for policy accommodations and building modifications.

Under the FHAA, a person with a disability includes individuals with a physical or mental impairment that substantially limits one or more major life activities; individuals who are regarded as having such an impairment; and individuals with a record of such an impairment. “Major life activities” include walking, seeing, caring for oneself, hearing, speaking, breathing, learning, and working. Disabilities may also include mental or emotional illness, difficulties associated with aging, HIV/AIDS, and recovering from alcohol or drug addiction (completing a treatment program).

If a person requires the use of a walker, a wheelchair, a personal-care attendant, or a service animal to live in and enjoy housing in a way that is equivalent to a person without a disability, they are protected from housing discrimination.

An **accommodation** is a change in any rule, policy, procedure, or service needed for a person with a disability to have equal access to and enjoyment of their home. For example, allowing a service animal despite a “no pets” policy or allowing a tenant to mail in a rent check when others must physically deliver checks to a drop box.

A **modification** is a structural change made to the existing premises occupied or to be occupied by a person with a disability to afford such persons full enjoyment of the premises. A ramp installed into the front entrance of a house where there are only stairs, changing doorknobs to levers for someone with a mobility disability, or allowing a tenant with a sight impairment to install visual doorbells are all examples of reasonable modifications.

Like other housing discrimination laws, protections for people with disabilities apply to rental and owner-occupied housing, government zoning and other land-use planning, and homeowners’ associations.

Other Federal Laws and Regulations Impacting Fair Housing

In addition to the laws described in this section, there are additional federal laws, executive orders, and regulations that impact fair housing and provide protection against discrimination. Table 2A in the appendix lists notable fair housing laws and regulations and provides a brief description of their protections.

State Housing Laws

The State of Washington has outlined additional protected classes and fair housing protections in the Washington Law Against Discrimination and the Residential Landlord-Tenant Act.

Washington Law Against Discrimination

The Washington Law Against Discrimination protects residents against discrimination in housing by underscoring the protections outlined under federal law and, in certain instances, expanding or adding protected classes. The law prohibits discrimination on the basis of the following:

- Race
- Creed
- Color
- National origin
- Citizenship or immigration status
- Families with children
- Sex
- Marital status
- Sexual orientation
- Age
- Honorably discharged veteran or military status
- The presence of any sensory, mental, or physical disability or the use of a trained guide dog or service animal by a person with a disability.

The Washington Law Against Discrimination extends protections on the basis of veteran status and marital status. In addition, the law specifically prohibits discrimination on the basis of the use of a service animal.

The Residential Landlord-Tenant Act

The Residential Landlord-Tenant Act, first passed in 1973, further outlines the rights, responsibilities, and protections of renters and landlords in Washington State. Listed below are notable amendments to the Residential Landlord-Tenant Act that have increased fair housing protections.

Source of Income Discrimination: The act prohibits landlords from refusing to lease or rent property based on the tenant's source of lawful income. In practice, this law makes it illegal for

landlords to refuse benefits or subsidies including housing assistance, public assistance, emergency rental assistance, veteran's benefits, social security, supplemental security income, or other retirement programs, and other programs administered by any federal, state, local or nonprofit entity.

Just Cause Eviction: Just cause eviction defines the notice requirements and specific reasons a landlord may choose to end a lease. Under the act, landlords must provide 60-day written notice to tenants if the landlord intends to not renew a lease or increase the rent. During the lease period, landlords may evict a tenant for the following reasons:

- Non-payment of rent.
- Breach of lease terms or tenant obligations.
- Waste, nuisance, or unlawful activity.
- The landlord or immediate family needs the unit as a principal residence.
- The landlord elects to sell or substantially remodel the property.
- The landlord has a legitimate economic or business reason to end the tenancy.
- The tenant fails to sign a new rental agreement.
- The property has been condemned.
- The tenant provides false information on the application.
- The landlord and tenant share a common kitchen or bathroom area.
- The landlord is participating in a transitional housing program.
- The tenant harasses the landlord or another tenant.

In each case, the landlord is required to provide notice for a specific length of time.

Right to Counsel: The act requires that the state provide free legal representation for evictions to tenants receiving the following types of public assistance: temporary assistance for needy families, aged, blind, or disabled benefits, medical care services, pregnant women assistance benefits, poverty-related veterans' benefits, food stamps or food stamp benefits transferred electronically, refugee resettlement benefits, Medicaid, or supplemental security income.

Acceptable Payments: The act requires that landlords accept multiple forms of rent payments, including personal checks, cashier's checks, or money orders.

14-Day Notice: The act requires landlords to provide 14 days for a tenant to pay owed rent before the landlord may proceed with an eviction.

Interaction of Federal and State Law

Residents can report alleged instances of housing discrimination to both the HUD Office of Fair Housing and Equal Opportunity (FHEO) and the Washington State Human Rights Commission (WSHRC). WSHRC has a cooperative agreement with HUD, which allows the agency to process and investigate dual-filed housing complaints for which the commission receives findings under the Fair Housing Assistance Program. Any Washington State resident who believes to have been discriminated against in housing on the basis of a protected class can file a complaint with WSHRC

by downloading and completing a complaint form and mailing, faxing, or emailing it to the commission. As outlined by HUD, residents have one year from the last occurrence of discrimination to file a complaint.

Summary of Fair Housing Protections

Table 3 provides a summary of the protected classes in the Tri-Cities as described in both federal and state laws.

Table 3—Summary of Protected Classes in the Tri-Cities

Protected Class	Protected Under Federal Law	Protected Under State Law	Notes
Race	Yes	Yes	N/A
Color	Yes	Yes	N/A
National Origin	Yes	Yes	N/A
Religion	Yes	Yes	Washington state law expands the protection to include creed.
Sex	Yes	Yes	Washington state law expands the protection to include sexual orientation.
Familial Status	Yes	Yes	N/A
Disability	Yes	Yes	Washington state law expands the protection to include guide and service animals.
Age	Yes	Yes	N/A
Veteran Status	No	Yes	N/A
Marital Status	No	Yes	N/A
Source of Income	No	Yes	N/A

Tri-Cities Community Needs and Trends

Overview

This section provides an overview of community needs and trends within the Tri-Cities that informed the identifications of barriers to housing for certain groups as well as planned actions. This section explores the population, income, housing, and education trends of Tri-Cities residents using data from the 2018–2022 American Community Survey (ACS) and the 2016–2020 Comprehensive Household Affordability Strategy (CHAS) datasets, as well as supplementary data from various other sources. The Consortium utilized the most current data available at the time for drafting the AFH. The Consortium also utilized 5-year estimates, which provide a greater sample size and more statistically reliable data than 1-year estimates. The analysis was supplemented with newer data, such as 2024 Zillow data, when appropriate.

Population Trends

Demographic trends provide insight into the makeup of the Tri-Cities population. Understanding the characteristics of certain groups, particularly those more vulnerable to housing challenges, allows communities to be more responsive to housing needs.

Population Growth

Increases in population put pressure on existing housing supply and may require communities to provide additional resources and to ensure all residents have access to housing that fits their needs.

In 2022, the population of the Tri-Cities was 221,964 residents, an increase of 9.1 percent since 2017 (18,508 new residents). The Washington State Office of Financial Management estimates that Richland, Kennewick, and Pasco were within the top ten percent of Washington cities by population. Particularly within Eastern Washington.

Table 4 presents the growth rates of each city from 2017 to 2022 according to ACS estimates. The City of Richland recorded the greatest growth rate of 12.7 percent during this period. The previous Fair Housing Plan, which calculated growth rates from 2010 to 2017, found that Pasco had the highest growth rate of 30 percent. This indicates a change in growth patterns in the Tri-Cities.

Table 4—Population Increases (2017 to 2022)

City	Base Year Population: 2017	Most Recent Year Population: 2022	% Change
Richland	53,991	60,867	12.7%
Pasco	70,607	77,274	9.4%
Kennewick	78,858	83,823	6.3%

Data Source: 2013–2017 ACS Estimates (Base Year) and 2018-2022 ACS Estimates (Most Recent Year).

The populations of Kennewick, Pasco, and Richland will continue to increase based on each City's growth projections. Table 5 provides these population estimates and the approximate growth rate from 2022 to 2037 and 2038. In that period, each city is expected to grow its population by over 20 percent. Pasco will experience the greatest population increase of 57.6 percent. Pasco's expected growth will come primarily from people moving to Pasco from other areas rather than natural population increases.

Table 5—Population Projections in the Next 15 Years

City	Base Year Population: 2022	Population Projections	% Change
Richland	60,867	78,431 (2037)	28.8%
Pasco	77,274	121,828 (2038)	57.6%
Kennewick	83,823	112,044 (2037)	33.6%

Data Source: 2018–2022 ACS Estimates (Base Year) and Richland, Pasco, and Kennewick Comprehensive Plans (Population Projections)

Age

Elderly residents often face additional challenges to obtaining and maintaining housing. Many elderly residents live on fixed incomes, such as social security, which can make affording high rents difficult. In addition, elderly residents often experience limited mobility and may need physical modifications to units to ensure safety.

In 2022, 14 percent of Tri-Cities residents were over the age of 65. This figure is slightly lower than Washington State, where 16 percent of residents were over the age of 65. Table 6 displays the number and percentage of Tri-Cities residents in each age category.

Table 6—Ages

Total Population	# Total Individuals	% Total Population
Under 5 years	15,999	7.3%
5 to 17 years	45,606	20.7%
18 to 34 years	53,623	24.3%
35 to 64 years	75,426	34.2%
65 to 74 years	18,208	8.3%
75 years or more	11,555	5.2%
Total	220,417	100%

Data Source: 2018–2022 ACS Estimates

From 2017 to 2022, the number of elderly Tri-Cities residents increased by approximately 2 percent. As residents continue to age, it is likely the number of people over the age of 65 will continue to increase over the next few years. According to 2022 ACS estimates, 12,156 Tri-Cities residents were aged 60–64. In five years, individuals in this age category will all be 65 years and older.

Race and Ethnicity

People often experience discrimination in housing based on their race and ethnicity. 32 percent of the Tri-Cities identifies as a race other than White alone. Table 7 provides a breakdown of each city’s population by their self-identified race. Of the three cities, the population of White residents is the lowest in Pasco (54.7 percent). Pasco also had the greatest percentage of residents identifying as more than one race or some other race (38.3 percent).

Table 7—Race as a Percentage of the Population

Racial Category	Richland	Pasco	Kennewick
White	80.5%	54.7%	72.3%
Black or African American	1.6%	2.4%	2.4%
Asian	6.1%	2.1%	2.4%
Native Hawaiian and Pacific Islander	0.5%	0.2%	0.0%
Some Other Race/Two or More Races	10.9%	38.3%	22.0%

Data Source: 2018–2022 ACS Estimates

In Pasco, more residents identified as Hispanic than non-Hispanic in 2022. Table 8 presents the ethnic identities of Tri-City residents: 13.5 percent of Richland residents identified as Hispanic, while 29.3 percent of Kennewick residents identified as Hispanic.

Table 8—Ethnicity as a Percentage of the Population

Ethnic Category	Richland	Pasco	Kennewick
Hispanic	13.5%	55.6%	29.3%
Not Hispanic	86.5%	44.4%	70.7%

Data Source: 2018–2022 ACS Estimates.

From 2017 to 2022, there have been shifts in the racial and ethnic makeup of the Tri-Cities. Table 9 displays the racial and ethnic makeup of each city in 2017 and 2022. The percentage of residents identifying as White decreased in all three cities. Pasco experienced the greatest decrease in residents identifying as White (15.6 percent). In all three cities, the percentage of residents identifying as Hispanic increased from 2017 to 2022. Richland experienced the greatest increase of 2.5 percent.

Table 9—Race and Ethnicity (2017 and 2022)

	2017			2022		
Racial or Ethnic Group	Richland	Pasco	Kennewick	Richland	Pasco	Kennewick
White	83.5%	70.3%	76.3%	80.5%	54.7%	72.3%
Black or African American	1.6%	2.4%	2.2%	1.6%	2.4%	2.4%
Asian	5.0%	2.5%	2.1%	6.1%	2.1%	2.4%
Native Hawaiian and Other Pacific Islander	0.1%	0.2%	0.1%	0.5%	0.2%	0.0%
Hispanic or Latino (of any race)	11.0%	55.1%	26.9%	13.5%	55.6%	29.3%

Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

Ancestry and National Origin

People born outside of the United States may have a limited understanding of how to navigate the housing system due to lack of familiarity with housing laws and protections and language barriers.

In 2022, 15 percent of Tri-Cities residents (34,021 people) were foreign-born. Pasco had the highest percentage of foreign-born residents at 22 percent of the total population. Fourteen percent of Kennewick residents and 9 percent of Richland residents were foreign-born. Table 10 depicts the continent of origin for foreign-born residents. In both Pasco and Kennewick, the most common birthplace of foreign-born residents was Latin America. In Richland, the most common birthplace was Asia.

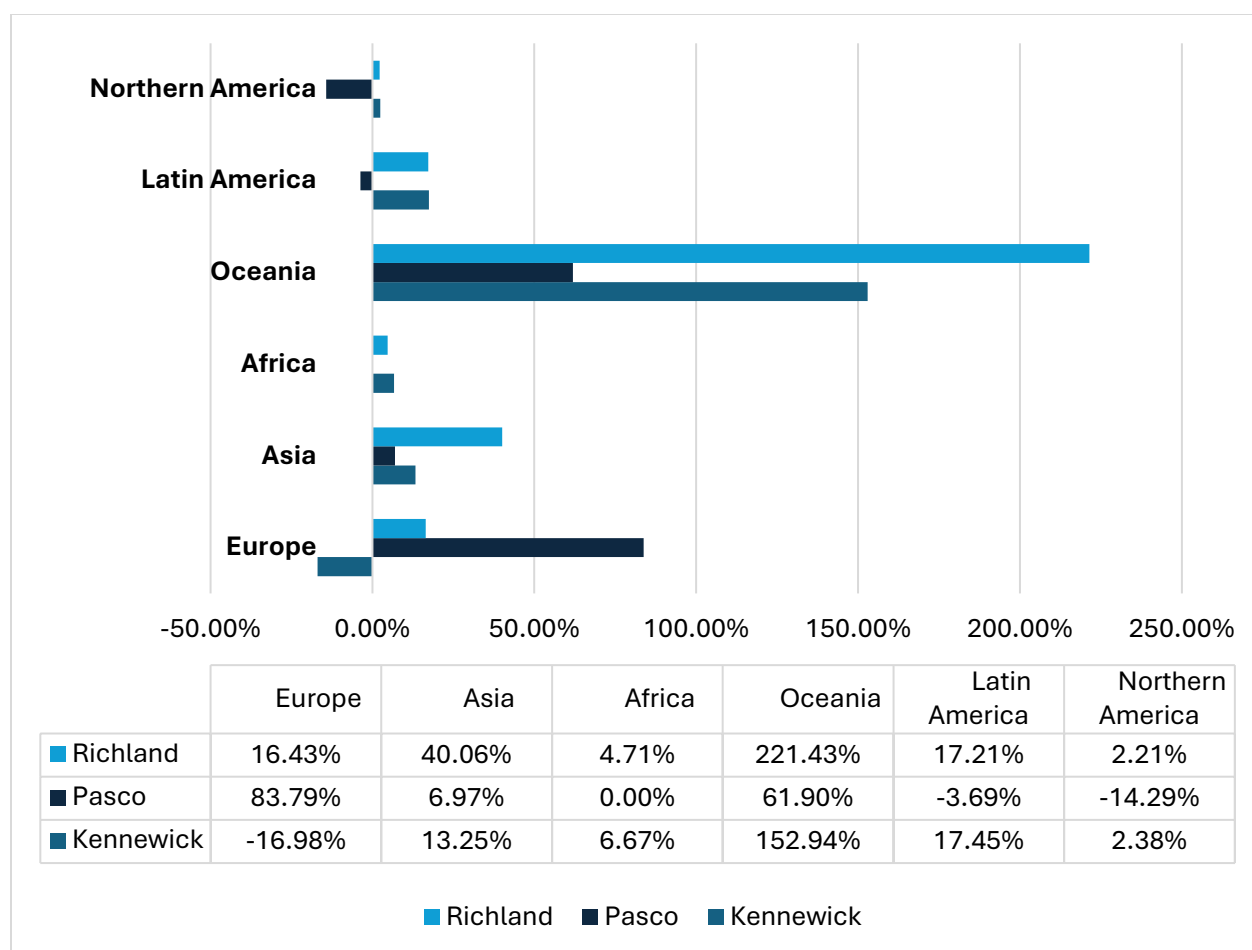
Table 10—Foreign-Born Residents by Continent of Origin

Continent	Richland	Pasco	Kennewick
Europe	21.1%	7.9%	9.8%
Asia	49.6%	6.0%	18.1%
Africa	5.4%	1.5%	3.2%
Oceania	0.8%	0.2%	0.4%
Latin America	17.9%	83.7%	66.0%
Northern America	5.1%	0.8%	2.6%

Data Source: 2018–2022 ACS Estimates

From 2017 to 2022, the percentage of foreign-born residents remained relatively consistent at 15 percent of the population. Figure 1 depicts the percent change in continent of origin from 2017 to 2022. In Richland and Kennewick, foreign-born residents from Oceania experienced the greatest increase in population. However, it is important to note the small sample size, which may overrepresent the data. In Pasco, foreign-born residents from Europe experienced the greatest increase.

Figure 1—Percent Change in Continents of Origin (2017–2022)



Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

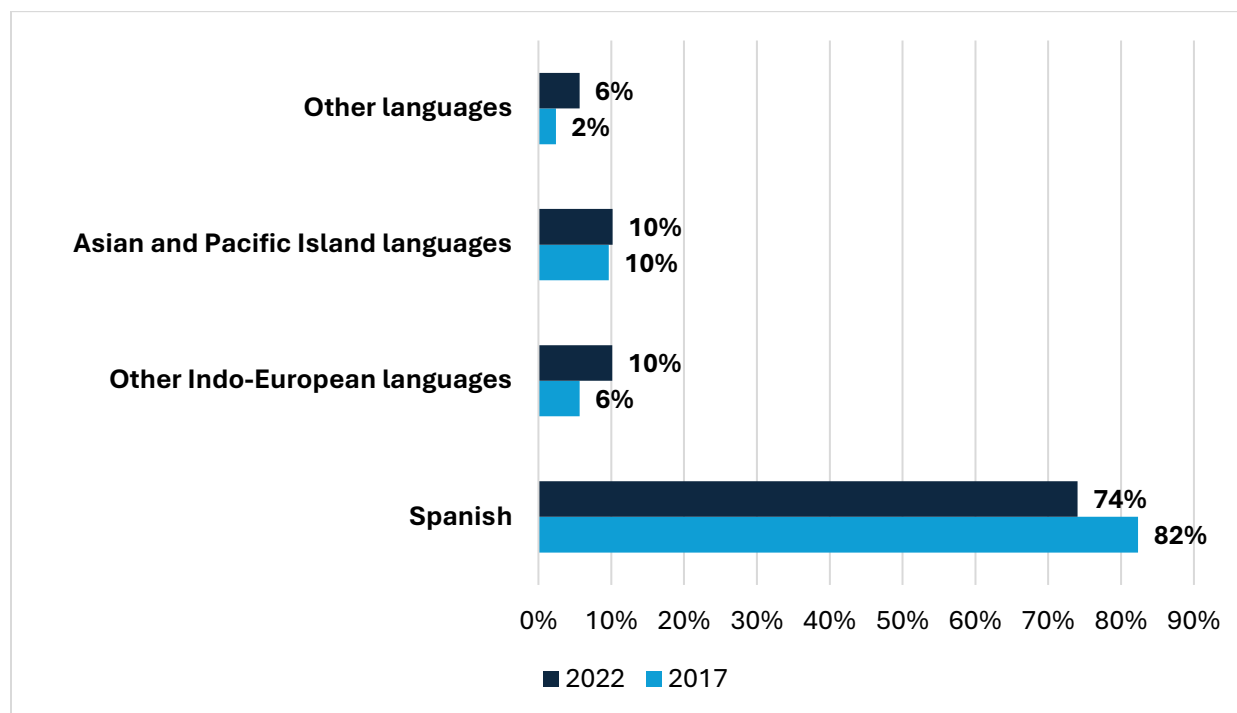
Limited-English Proficiency

Both foreign-born and native residents may have Limited English Proficiency (LEP). For the purposes of data collection, the U.S. Census Bureau considers a person to have LEP if they read, write, speak, and understand English “less than very well.” In practice, people with LEP lack fluency in the English language. Similarly to foreign-born residents, LEP residents have additional barriers to understanding rental contracts, fair housing protections, and laws.

In 2022, approximately 5 percent (3,955 people) of Tri-Cities households were LEP. Seventy-four percent of those households spoke Spanish as their primary language.

From 2017 to 2022, the number of LEP households decreased in the Tri-Cities by a little more than one percent. However, the diversity of languages spoken increased. Figure 2 depicts the primary language spoken by LEP households in 2017 and 2022. In that time, LEP households speaking Spanish decreased approximately eight percent, while the percentage of LEP households speaking other languages increased.

Figure 2—Languages Spoken Other than English (2017 and 2022)



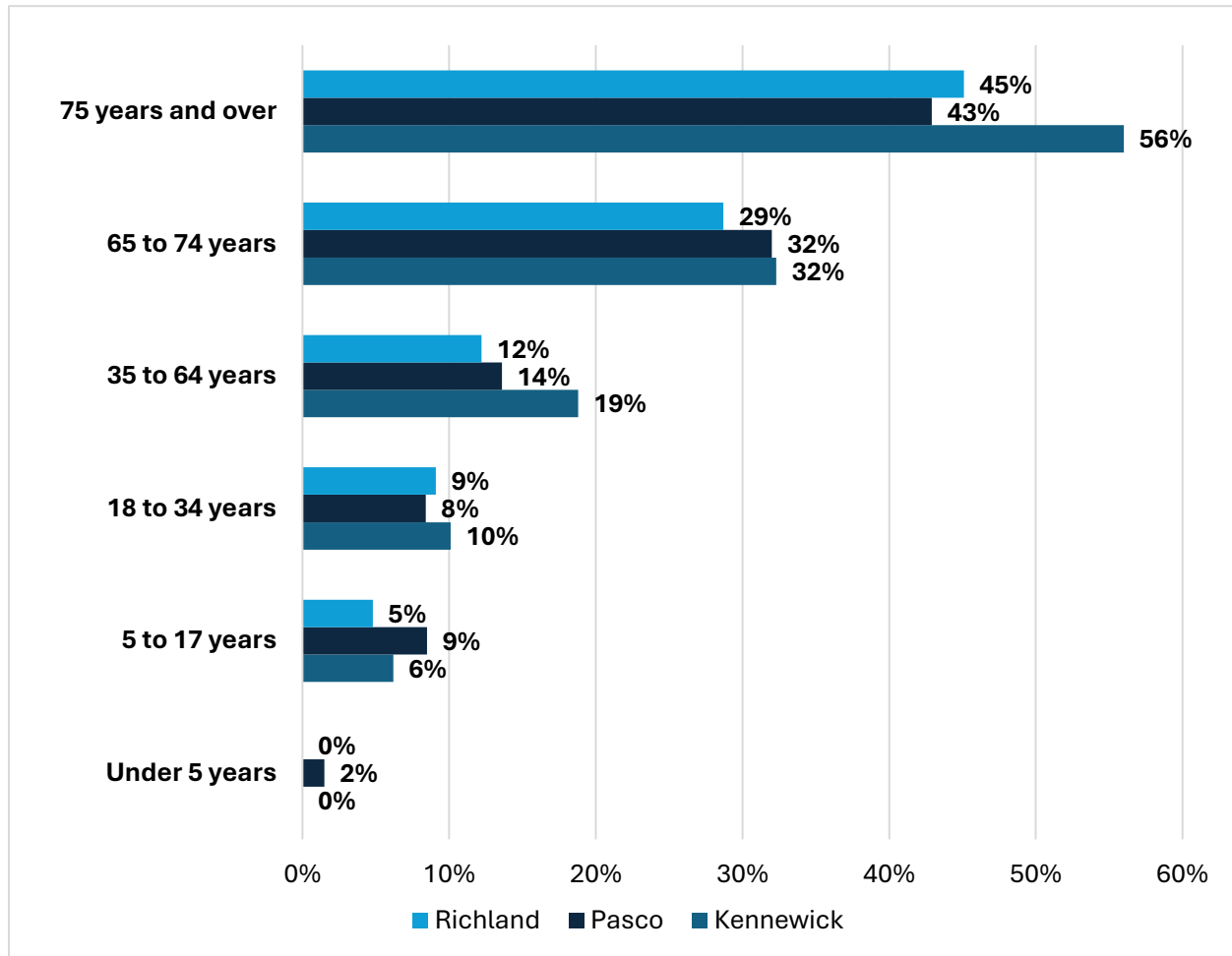
Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

People with Disabilities

People with disabilities may need additional support to obtain and maintain housing that suits their needs. People with physical disabilities may require modifications to units to ensure accessibility. People with cognitive disabilities may need services and support to maintain independent living.

In 2022, approximately 14 percent of Tri-Cities residents lived with a disability. The most common forms of disability were ambulatory difficulty, cognitive difficulty, and difficulty living independently. Figure 3 depicts the percentage of people living with a disability in each age category. As seen in the figure, older populations lived with disabilities at a greater rate than younger populations.

Figure 3—Disability by Age



Data Source: 2018–2022 ACS Estimates.

From 2017 to 2022, the percentage of residents living with a disability increased in both Pasco and Kennewick by approximately 2 percent, while the percentage of residents living with a disability decreased by approximately 1 percent in Richland. Table 11 depicts the disability rates in each city in 2017 and 2022.

Table 11—Disability as a Percentage of the Population

City	2017	2022
Richland	14.3%	13.2%
Pasco	10.1%	12.2%
Kennewick	14.1%	16.4%

Data Source: 2013–2017 ACS Estimates (2017) and 2018–2022 ACS Estimates (2022).

Household Type

Different household types, such as roommates, presence of children, or presence of a senior, have unique housing needs, such as number of rooms, access to schools, and accessibility options.

Most households (rentals and owner-occupied) in the Tri-Cities did not include children. Table 12 depicts the percentage of household types by whether there are children present in the home. The most common household type was married couples without children, representing 29 percent of households in 2022. Married couples were also the most likely to have children, representing 20 percent of total households.

Nearly a quarter of all households consisted of a female household with no spouse present. In Kennewick and Richland, approximately 15 percent of the population lived alone, compared to just 8 percent in Pasco. Table 11 depicts the percentage of family types in each city.

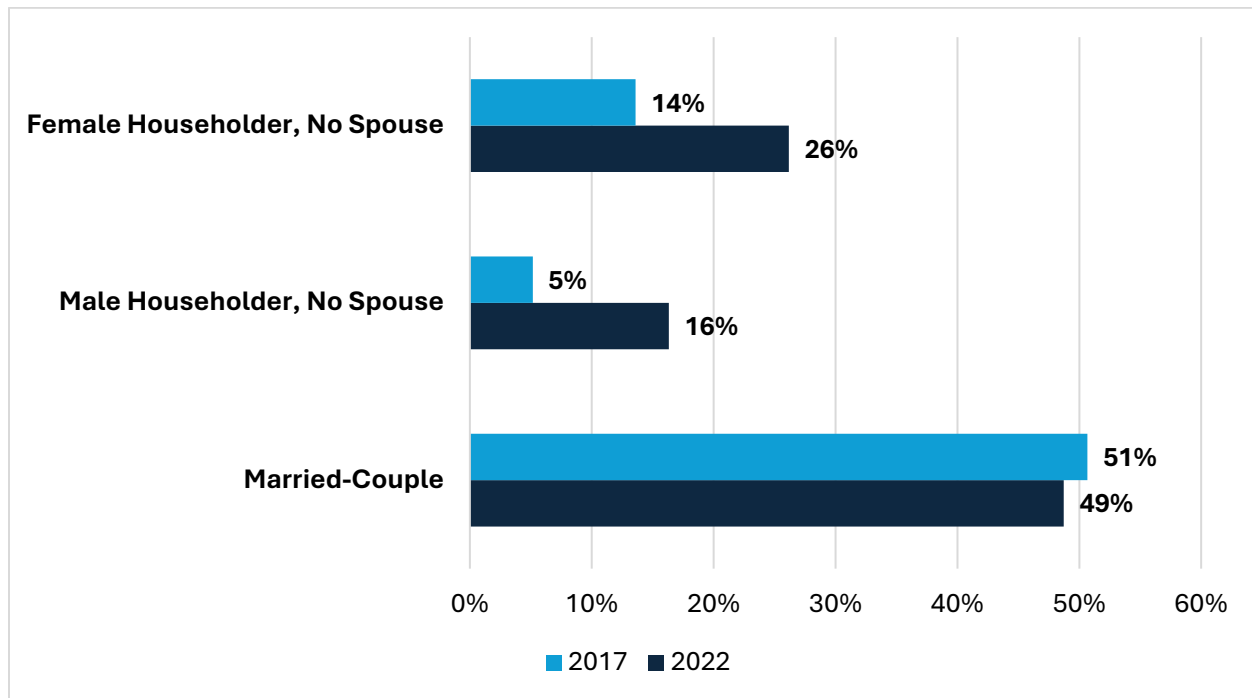
Table 12—Household Type as a Percentage of the Population

Household Type	With Children	Without Children	Total
Married Couple	20%	29%	49%
Cohabiting Couple	5%	4%	9%
Single Male Household	2%	15%	16%
Single Female Household	7%	19%	26%
Total	33%	67%	100%

Data Source: 2018–2022 ACS Estimates.

From 2017 to 2022, there have been some shifts in the household makeup of the Tri-Cities. Figure 4 depicts the percentage of certain household types in 2017 and 2022. In 2017, married couples accounted for a slightly larger percentage of households. Since 2017, the percentage of households occupied by either a single male or a single female has increased.

Figure 4—Household Types as a Percentage of Total Households (2017 and 2022)



Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

Income Trends

Income is one of several factors used to determine a household’s eligibility for a home mortgage loan or an apartment lease. Income directly affects a household’s ability to pay for not only housing but other necessities such as transportation, food, and childcare. Households with lower incomes and households in poverty often experience greater housing challenges, such as difficulty making housing payments or choosing to live in substandard units due to cost savings.

Median Income

Median income provides insight into the purchasing power of households, which directly affects their ability to obtain and maintain housing.

Median income can vary for different groups of people. Table 13 displays the household median income for various groups. All non-White racial and ethnic categories, besides Asian residents in Richland, had a median income less than the overall median income. This was also true of households with members over the age of 65, foreign-born residents, and unmarried households.

Table 13—Median Incomes of Selected Protected Classes

	Kennewick	Pasco	Richland
Total Household Median Income	\$70,429.00	\$75,316.00	\$89,283.00
Race	-	-	-
White	\$74,202.00	\$83,043.00	\$91,000.00
Black	\$45,521.00	\$58,424.00	\$82,917.00
Asian	\$75,852.00	\$71,700.00	\$95,714.00
Hispanic	\$57,804.00	\$64,372.00	\$66,776.00
Age	-	-	-
25 to 44 years	\$67,289.00	\$79,361.00	\$91,137.00
45 to 64 years	\$92,575.00	\$89,922.00	\$117,380.00
65 years and over	\$61,485.00	\$61,263.00	\$65,224.00
Family Type	-	-	-
Married	\$100,625.00	\$101,474.00	\$126,750.00
Female Householder	\$45,187.00	\$44,621.00	\$58,125.00
Male Householder	\$ 62,179.00	\$66,325.00	\$71,250.00
Foreign Born	-	-	-
Foreign-Born	\$64,463.00	\$61,305.00	N/A
Native	\$71,894.00	\$86,977.00	N/A

Data Source: 2018–2022 ACS Estimates.

Since 2017, the median income has increased for most populations. Table 14 depicts the percent change in household median income from 2017 to 2022. This chart depicts which median incomes grew more or less rapidly than the overall median income. The table indicates that certain groups, such as Hispanic, seniors, foreign-born residents, and people with a disability had median incomes that grew at a greater rate than the overall median income.

Table 14—Change in Median Income (2017–2022)

	Kennewick	Pasco	Richland
Total Household Median Income	29%	26%	26%
Race	-	-	-
White	29%	29%	27%
Black	45%		-12%
Asian	19%	15%	0%
Hispanic	41%	44%	45%
Age	-	-	-
25 to 44 years	26%	23%	30%
45 to 64 years	22%	41%	12%
65 years and over	47%	50%	23%
Family Type	-	-	-
Married	27%	34%	20%
Female Householder	67%	42%	51%
Male Householder	12%	49%	10%
Foreign-Born	-	-	-
Foreign-Born	54%	39%	N/A
Native	24%	27%	N/A

Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

Low Income Residents

As described in the previous section, households with different characteristics often have lower median incomes than the city average (Table 12). This section provided information about household incomes combined with other household characteristics, including household size and household type. Area median income (AMI) is used to determine if a household is considered low- or moderate-income. Households earning less than 50 percent AMI are considered low-income, and households earning less than 30 percent AMI are considered extremely low-income. Understanding the number and characteristics of low- and moderate-income households helps communities identify housing needs.

Table 15 presents the 2024 low- and moderate-income limits for the Kennewick-Richland metropolitan statistical area (MSA), which covers Kennewick, Richland, and Pasco. For example, a four-person household is considered low- to moderate-income if they earned less than \$79,900 annually (highlighted in yellow in the table).

Table 15—Kennewick-Richland, WA MSA HUD Income Limits (2024)

Income Category	1 Person in Household	2 People in Household	3 People in Household	4 People in Household	5 People in Household	6 People in Household
Extremely Low-Income (0–30% AMI)	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350	\$34,750
Low-Income (30–50% AMI)	\$35,000	\$40,000	\$45,000	\$49,950	\$53,950	\$57,950
Moderate-Income (50–80% AMI)	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700

Data Source: 2024 HUD Income Limits Documentation.

In the Tri-Cities, certain household types are more likely to be low- and moderate-income. Table 16 presents the number of low- and moderate-income households in the Tri-Cities by family type. Overall, 39 percent of households in the Tri-Cities were considered low- to moderate-income in 2020. In each income category, small families (2–4 people) comprised the greatest share of low- to moderate-income households. Additionally, households with at least one senior present also comprised a significant portion of low- to moderate-income households. 33 percent of extremely low-income households, 40 percent of low-income households, and 29 percent of moderate-income households included at least one senior.

Table 16—Income Category by Family Type

Household Type	Extremely Low-Income	Low-Income	Moderate-Income
Total Households	7,945	8,215	13,285
Small-Family Households	2,395	2,515	5,530
Large-Family Households	655	1,005	1,695
Household contains at least one person aged 62 to 74 years of age	1,639	1,655	2,560
Household contains at least one person aged 75 or older	1,014	1,630	1,345
Household contains one or more children aged 6 years or younger	1,479	1,735	3,205

Data Source: 2016–2020 CHAS Estimates.

Poverty

Many low- and extremely low-income households live in poverty. Households in poverty lack sufficient resources to meet their basic needs. Certain groups experience poverty at higher rates than the community as a whole.

In 2022, the overall poverty rate in the Tri-Cities was 12 percent. Richland had the lowest poverty rate (7.5 percent), while the poverty rates in Kennewick and Pasco were 13.7 and 13.1 percent, respectively. Since 2017, poverty rates across all three cities have decreased.

Table 17 outlines the instances of people in poverty by race and ethnicity in the Tri-Cities. As seen in the table, poverty rates among Black or African American households, American Indian and Alaska Native, multiracial, and Hispanic households were higher than the overall poverty rate in 2022.

Table 17—Poverty Rates by Race and Ethnicity

Race and Ethnicity	People in Poverty	Poverty Rate	% Difference to Overall Poverty Rate
White alone	13,491	9%	-3%
Black or African American alone	1,001	21%	9%
American Indian and Alaska Native alone	690	26%	14%
Asian alone	580	8%	-4%
Native Hawaiian and Other Pacific Islander alone	10	2%	-10%
Some other race alone	6,068	22%	11%
Two or more races	4,002	15%	3%
Hispanic or Latino origin (of any race)	14,156	19%	7%
White alone, not Hispanic or Latino	9,034	7%	-5%

Data Source: 2018–2022 ACS Estimates.

Table 18 depicts the poverty rate for people with disabilities and people without disabilities in each city. In each city, the poverty rate for people with disabilities was higher than the overall poverty rate for people without disabilities. In Richland and Pasco, the poverty rate for people with a disability was more than double the poverty rate for people without a disability.

Table 18—Poverty Rates for People with Disability

City	Poverty Rate (with a Disability)	Poverty Rate (without a Disability)
Richland	11%	5%
Kennewick	18%	10%
Pasco	21%	10%

Data Source: 2018–2022 ACS Estimates.

Table 19 presents the poverty rate for different types of family situations in the Tri-Cities. Married couples had the lowest poverty rate of 5 percent, while female households had the highest poverty rate, which was double the poverty rate of the Tri-Cities as a whole.

Table 19—Poverty Rates by Familial Status

Familial Status	Poverty Rate
Married	5%
Female Household	25%
Male Household	12%

Data Source: 2018–2022 ACS Estimates.

Table 20 presents the poverty rate for foreign-born residents in Pasco and Kennewick (data was not available for Richland). In both cities, the poverty rate for foreign-born residents was higher than it was for native residents.

Table 20—Poverty Rates by National Origin

City	Poverty Rate of Native-Born Residents	Poverty Rate of Foreign-Born Residents
Kennewick	12.9%	19.2%
Pasco	12.6%	15.0%

Data Source: 2018–2022 ACS Estimates.

Table 21 presents the poverty rate of two age brackets. In Pasco, seniors had the greatest poverty rate and the greatest disparity in poverty rate when compared to the 18–64 income category.

Table 21—Poverty Rates by Age

City	Poverty Rate of Residents Aged 18–64	Poverty Rate of Residents Aged 65+
Kennewick	11.9%	11.7%
Pasco	11.5%	13.4%
Richland	6%	6.3%

Data Source: 2018–2022 ACS Estimates.

Housing Trends

An affordable, adequate, and accessible housing stock ensures that community members can find units that fit their needs. Understanding the housing trends currently experienced in the Tri-Cities helps the community make informed decisions about projects and programs.

Housing Problems

The number and type of housing problems provide information regarding housing costs and the rehabilitation needs of housing units. Certain groups may be at a greater risk of housing problems due to limited financial resources, unfair housing practices, and other considerations. While the housing problems discussed in this section does not represent all housing issues, the data highlights specific areas of need within the community.

The CHAS provides data on housing problems. During the fair housing planning process, the most recent CHAS estimates were derived from 2020 ACS data. CHAS defines a housing problem as a household experiencing at least one of the following four conditions:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is crowded (more than one person per room).
- The household is cost-burdened (the household spends between 30 percent and 50 percent of its income on housing costs).

CHAS also provides information on severe housing problems. HUD defines a severe housing problem as a household experiencing at least one of the following four conditions:

- The housing unit lacks complete kitchen facilities.
- The housing unit lacks complete plumbing facilities.
- The household is severely crowded (more than 1.5 people per room).
- The household is severely cost-burdened (the household spends more than 50 percent of its income on housing costs).

Housing cost burden and severe housing cost burden were the most common housing problems in the Tri-Cities in 2020. Tables 22 and 23 outline the housing problems experienced by renter and

owner households. Listed below are the percentages of Tri-Cities households who experienced both housing cost burden and severe housing cost burden.

- Kennewick: 16 percent housing cost burden and 10 percent severe housing cost burden.
- Pasco: 13 percent housing cost burden and 10 percent severe housing cost burden.
- Richland: 12 percent housing cost burden and 7 percent severe housing cost burden.

Table 22—Housing Problems (Renters)

Housing Problem	0–30% AMI	>30–50% AMI	>50–80% AMI	>80–100% AMI	Total
Substandard Housing	155	270	85	70	640
Severely Overcrowded	90	145	210	25	525
Overcrowded	200	290	390	175	1,145
Severe Housing Cost Burden	3,125	985	195	10	4,355
Housing Cost Burden	655	2,600	1,970	245	5,660
Zero/Negative Income (and none of the above problems)	335	0	0	0	335

Data Source: 2016–2020 CHAS Estimates.

Table 23—Housing Problems (Owners)

Housing Problem	0–30% AMI	>30–50% AMI	>50–80% AMI	>80–100% AMI	Total
Substandard Housing	15	0	0	10	115
Severely Overcrowded	10	90	20	0	255
Overcrowded	40	84	290	60	825
Severe Housing Cost Burden	1,520	665	410	30	2,725
Housing Cost Burden	385	905	2,220	780	4,785

Housing Problem	0–30% AMI	>30–50% AMI	>50–80% AMI	>80–100% AMI	Total
Zero/Negative Income (and none of the above problems)	180	0	0	0	180

Data Source: 2016–2020 CHAS Estimates.

CHAS data indicates certain populations (such as elderly households) and household types were more affected by housing problems. As defined by HUD, the four housing problems are insufficient plumbing, insufficient kitchen facilities, overcrowding, and/or a housing cost burden. Analyzing occurrences of housing problems across different populations is useful because it demonstrates the interaction between cost burden, overcrowding, and substandard housing conditions. As shown in Table 22 and Table 23, housing cost burden is the most significant housing problem experienced by both renter- and owner-occupied households. Additional observations from this analysis are described below.

- Renter households experienced housing issues at a higher rate than owner-occupied households: 50 percent of rental households experienced a housing problem compared to just 18 percent of owner-occupied households. Compared to 2011–2015 CHAS estimates, these trends have largely stayed the same. In 2015, 46 percent of renters and 17 percent of owners experienced one of the two forms of housing cost burden. In 2022, those figures were 40 percent and 15 percent, respectively.
- Extremely low-income households were more likely to experience housing problems than low- and moderate-income households: 84 percent of extremely low-income households, 73 percent of low-income households, and 44 percent of moderate-income households experienced a housing problem. This trend was also observed in 2015 CHAS estimates, in which 88 percent of extremely low-income households, 73 percent of low-income households, and 48 percent of moderate-income households experienced a housing problem.
- Households in Kennewick and Pasco experienced housing problems at a higher rate than households in Richland, as 30 percent of households in Kennewick and 31 percent of households in Pasco experienced a housing problem, compared to 22 percent in Richland.
- Elderly households and small families (2–4 people) comprised the greatest share of severely cost-burdened households, and 45 percent of severely cost-burdened owner households had at least one elderly member.
- Single family households were the most likely to experience overcrowding compared to non-family and multi-family households.

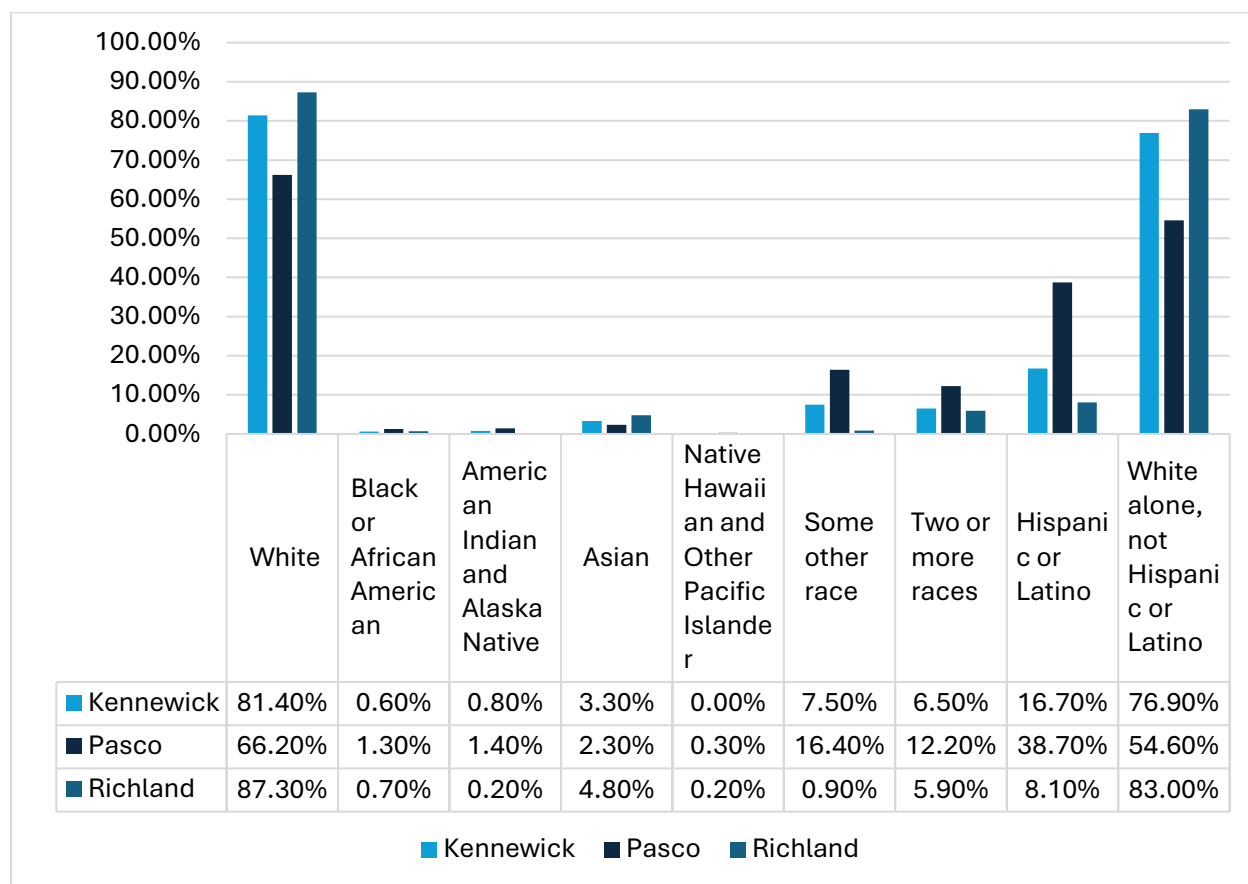
Since 2020, rents continue to increase in the Tri-Cities. From 2022 to 2024, median rents increased 20 percent in Kennewick, 15 percent in Richland, and 17 percent in Pasco (Zillow). Unaffordable rents exacerbate housing problems including overcrowding and housing cost burden.

Homeownership

Homeownership provides meaningful opportunities for community members to integrate into a community with stable housing. Historically, certain groups have had limited homeownership opportunities due to restrictive borrowing practices and economic factors.

For example, homeownership rates vary across racial and ethnic groups. Figure 5 displays the homeownership rates for each racial and ethnic group in 2022. Across all three cities, homeownership rates were greatest among households identifying as White. Black or African American, American Indian and Alaska Native, and Native Hawaiian and Pacific Islander households had the lowest rate of homeownership. Homeownership rates among non-White households are higher in Pasco compared to the other two cities.

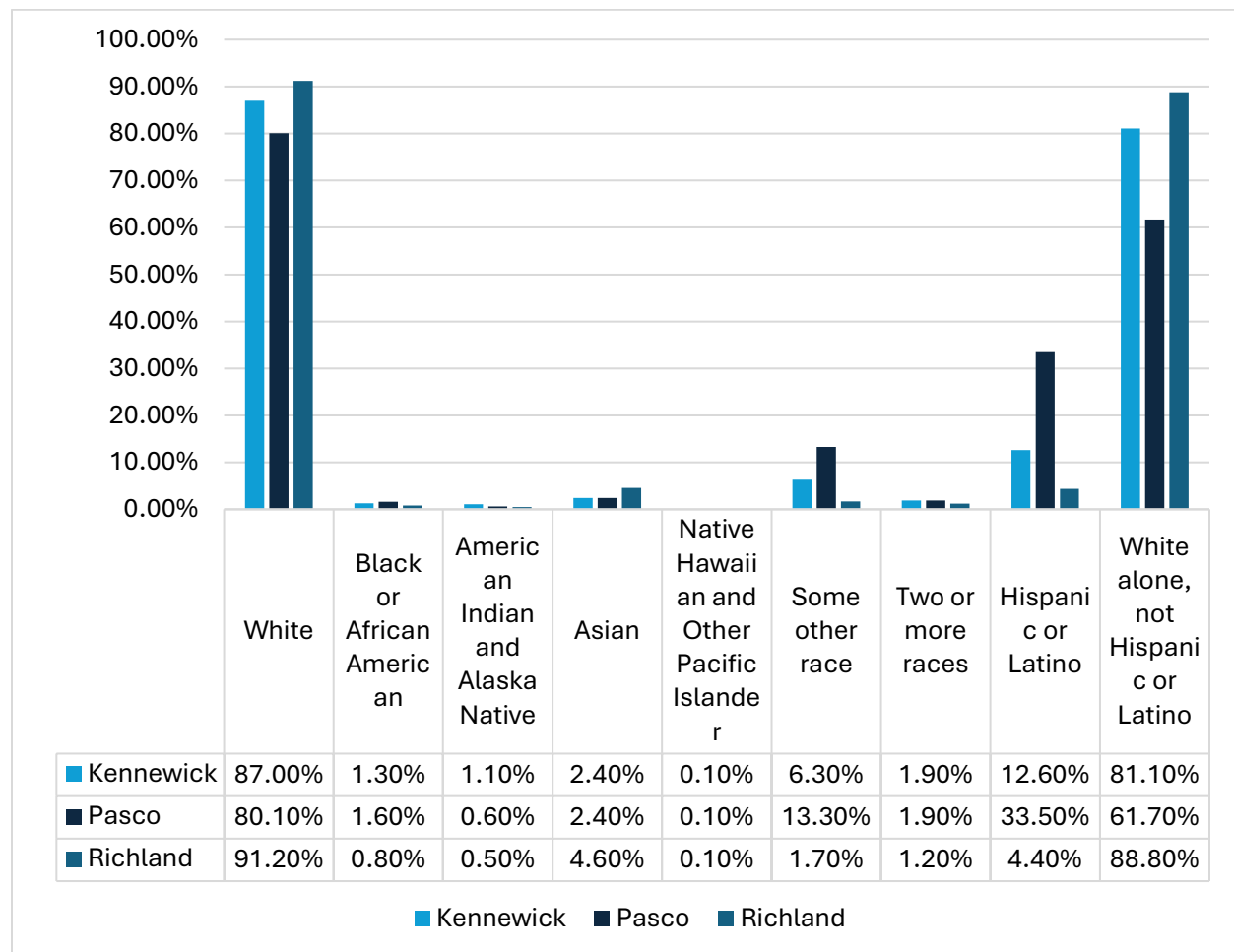
Figure 5—Homeownership Rates by Race and Ethnicity in 2022



Data Source: 2018–2022 ACS Estimates.

Since 2017, some groups have gained access to homeownership. Figure 6 provides homeownership rates by race and ethnicity in 2017. In comparing 2017 to 2022 data, homeownership rates for non-White households generally increased. One notable exception is Black or African American households, in which homeownership rates decreased across all three cities.

Figure 6—Homeownership Rates by Race and Ethnicity in 2017



Data Source: 2013–2017 ACS Estimates.

Homelessness

Homelessness results from complex situations that include income, housing, and social factors. People experiencing homelessness often face unique challenges to obtaining and maintaining housing. Some groups of people may be at a greater risk of experiencing homelessness due to vulnerabilities associated with their specific protected class. Understanding the demographics of people experiencing homelessness helps the community tailor shelter and supportive services to best support people experiencing homelessness.

Data on the demographics of people who are experiencing homelessness comes from the 2023 Tri-Cities HOME American Rescue Plan Program (HOME-ARP) Allocation Plan that included data from the Benton Franklin Continuum of Care. The data is derived from a 2021 Homeless Management Information System report, which provides demographic information on the number of individuals and households experiencing homelessness throughout the year. The report found that in 2021, 1,159 people from 779 households experienced homelessness. The tables below present data at the individual level.

Certain populations within the Tri-Cities represented a greater share of the population experiencing homelessness than other populations. Table 24 provides demographic information from the 2021 Homeless Management Information System report. Hispanic residents comprised 38 percent of the homeless population, despite representing 30 percent of the total population. Forty-four percent of people experiencing homelessness lived with a disability, while just 14 percent of the total population lived with a disability.

Table 24—Demographics of Individuals Experiencing Homelessness in Benton and Franklin Counties (2021)

Group	Homeless Population	Percentage of Homeless Population	General Population
Gender	-	-	-
Male	579	50%	50%
Female	579	50%	50%
Trans/Non-Binary/Questioning	1	Less than 1%	-
Race/Ethnicity	-	-	-
White, Non-Hispanic	606	52%	62%
Black/African American/African	75	7%	3%
American Indian, Alaskan Native, or Indigenous	11	1%	2%
Asian/Asian American	10	1%	4%
Native Hawaiian or Other Pacific Islander	7	1%	1%
Hispanic/Latino	439	38%	30%
Age	-	-	-
Under 18	405	35%	28%
18–24	125	11%	9%
25–64	591	51%	50%
65 and Older	34	3%	14%
Veteran Status	-	-	-
Veteran	24	2%	8%

Group	Homeless Population	Percentage of Homeless Population	General Population
Disability	-	-	-
Disabling Condition	509	44%	14%
Of Those with a Disabling Condition*:	-	-	-
Physical Disability	258	51%	-
Chronic Health Condition	267	52%	-
Substance Use Disorder	127	25%	-
Mental Health Disorder	300	59%	-
Developmental Disability	125	25%	-
Type of Homelessness	-	-	-
Unaccompanied Youth	106	9%	-
Chronically Homeless	155	13%	-

Data Source: Tri-Cities HOME-ARP Allocation Plan (2023).

*Note that many people have multiple disabilities. The percentages in this group will not add to 100.

In the past five years, people experiencing homelessness in the Tri-Cities were more likely to experience sheltered homelessness than unsheltered homelessness. Sheltered homelessness is defined by HUD as individuals or families living in temporary living arrangements, such as congregate shelters, transitional housing, and hotels/motels paid for by charitable organizations or government programs. Table 25 provides the number and percentage of people experiencing sheltered and unsheltered homelessness from 2018 to 2023. Of note, unsheltered homelessness grew smaller in percentage from 2018 to 2022 but increased significantly from 2022 to 2023, accounting for 40 percent of total instances of homelessness as described in the Point-in-Time count.

Table 25—Sheltered vs. Unsheltered Homelessness Counts (2018–2023)

Year	Total Population Experiencing Homelessness	Sheltered Homelessness	Sheltered Homelessness Percentage	Unsheltered Homelessness	Unsheltered Homelessness Percentage
2018	163	83	51%	80	49%
2019	222	175	79%	47	21%
2020	190	155	82%	35	18%
2021*	106	106	-	N/A	-
2022	215	199	93%	16	7%
2023	148	89	60%	59	40%

Data Source: Tri-Cities HOME-ARP Allocation Plan (2023).

*Note that the annual Point-in-Time count did not include unsheltered homelessness in 2021 due to the COVID-19 pandemic.

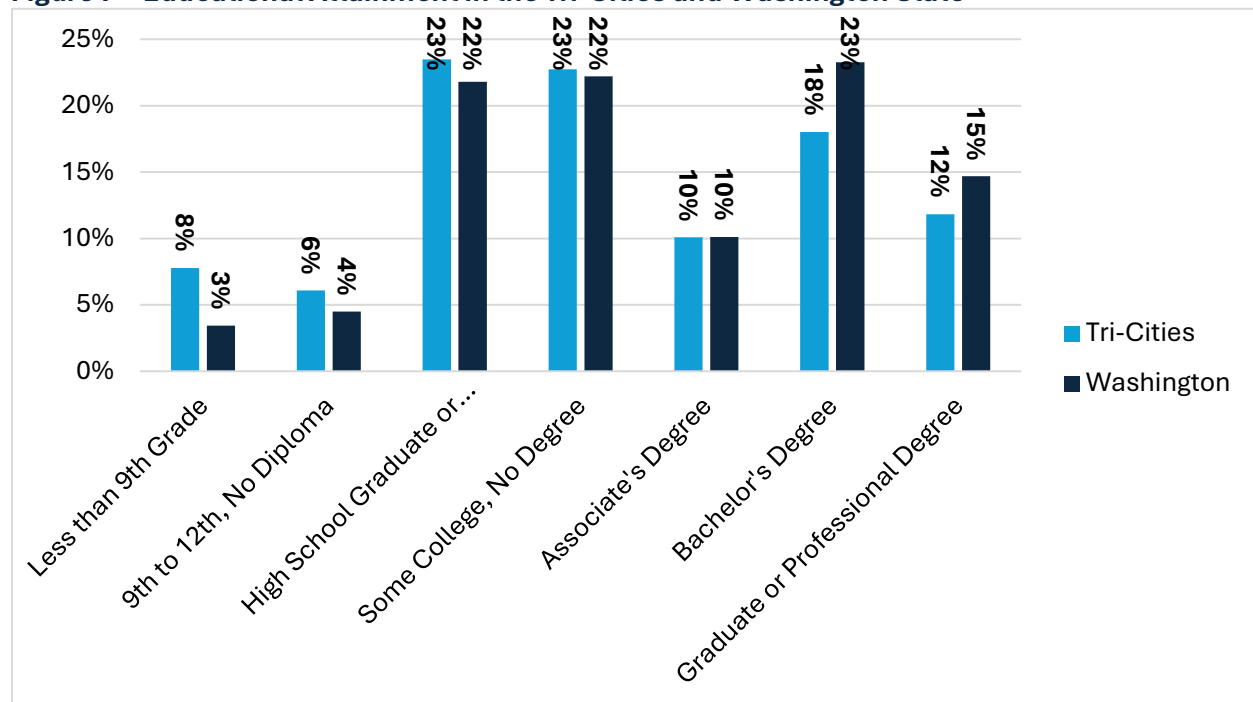
Education Trends

Access to education provides community members with opportunities to obtain higher-paying jobs and improve their quality of life. Many factors, such as poverty and geographic location, impact the quality of education people may receive. Understanding barriers to education for certain populations helps communities implement programs and practices to improve educational attainment.

Educational Attainment

Overall, Tri-Cities residents have a lower level of educational attainment than Washington residents. Figure 7 depicts the educational attainment of Tri-Cities and Washington residents over the age of 25 in 2022. Compared to Washington State as a whole, there was a lower percentage of residents with bachelor’s degrees and graduate degrees. Additionally, a greater percentage of Tri-Cities residents have less than a high school education.

Figure 7—Educational Attainment in the Tri-Cities and Washington State



Data Source: 2018–2022 ACS Data.

Educational attainment varies by racial or ethnic group. Table 26 presents the percentage of various racial or ethnic groups that attained a high school diploma or a bachelor's degree. In 2022, Asian and Hispanic residents were less likely than White residents to obtain a high school diploma, while Black and Hispanic residents were less likely than White residents to obtain a bachelor's degree.

Table 26—Educational Attainment by Race and Ethnicity

Group	High School Graduate	Bachelor's Degree
White	92%	32%
Black	93%	28%
Asian	79%	53%
Hispanic	64%	12%

Data Source: 2018–2022 ACS Estimates.

Since 2017, education attainment for minority racial and ethnic groups has increased. Table 27 presents the educational attainment of different racial and ethnic groups in 2017 and 2022. In that period, the percentage of Hispanic residents receiving high school diplomas increased by 7 percent while the number of Asian residents receiving bachelor's degrees increased by 9 percent.

Table 27—Educational Attainment by Race and Ethnicity (2017–2022)

Group	2017		2022	
	High School Graduate	Bachelor's Degree	High School Graduate	Bachelor's Degree
White	90%	29%	92%	32%
Black	87%	22%	93%	28%
Asian	82%	44%	79%	53%
Hispanic	57%	14%	64%	12%

Data Source: 2013–2017 ACS Estimates (Base Year) and 2018–2022 ACS Estimates (Most Recent Year).

Access to Opportunity

Overview

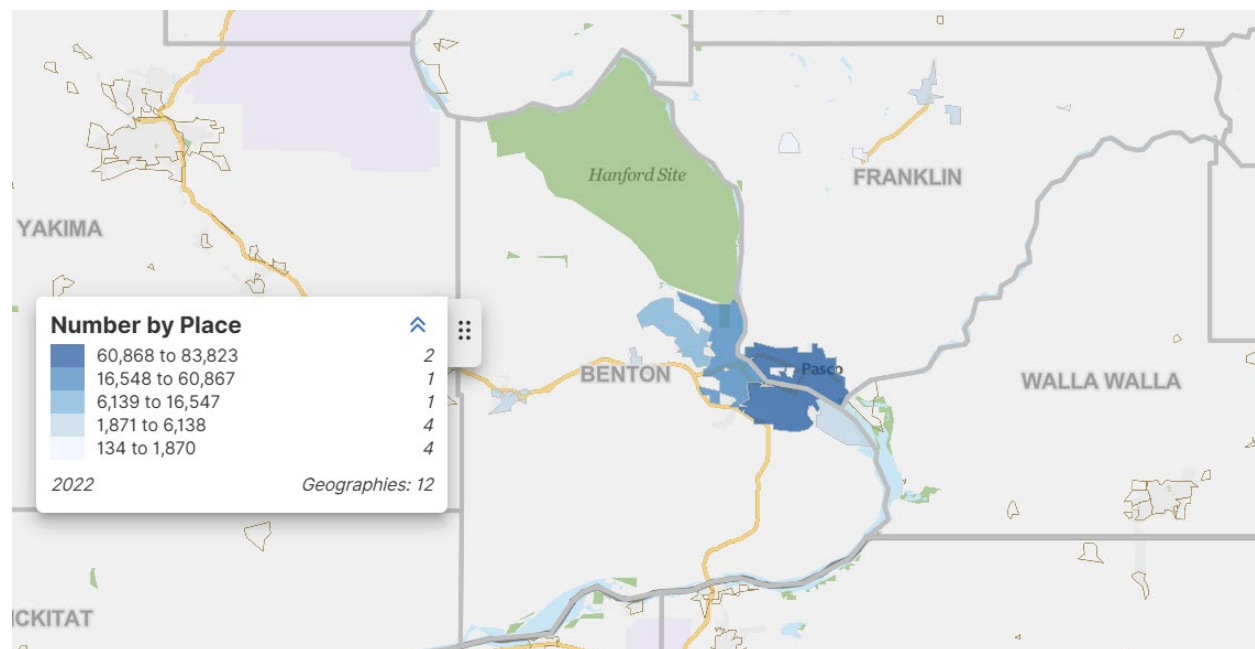
Access to opportunity refers to factors that affect community members' quality of life and ability to maintain stable housing. For instance, where a person resides, the characteristics of that neighborhood, and how close they are to public transportation all impact how residents live, work, and socialize. Understanding geographic and transportation trends, particularly in how they affect certain groups, provides valuable information to communities to help remove barriers to opportunity. This section analyzes geographic features and trends, transportation patterns, and identified needs.

Geographic Features

Geographic features, such as rivers, city and county boundaries, and land use, set the parameters for how residents live and move throughout their communities. Oftentimes, geographic features cannot be changed, but communities can work to overcome barriers these features may cause or capitalize on opportunities they may provide. The maps included in this section were created from the United States Census Bureau website. The mapping software recognizes West Pasco as a distinct entity within the Pasco city limits.

The Tri-Cities has a unique geographic position. Figure 8 depicts the populations of the Tri-Cities and surrounding areas. Figure 9 depicts the geography of the Tri-Cities. Located in Eastern Washington, the Tri-Cities is situated at the confluence of the Columbia, Yakima, and Snake Rivers. The Columbia River separates Richland and Kennewick from Pasco. As a result, Richland and Kennewick are located within Benton County, while Pasco is located within Franklin County.

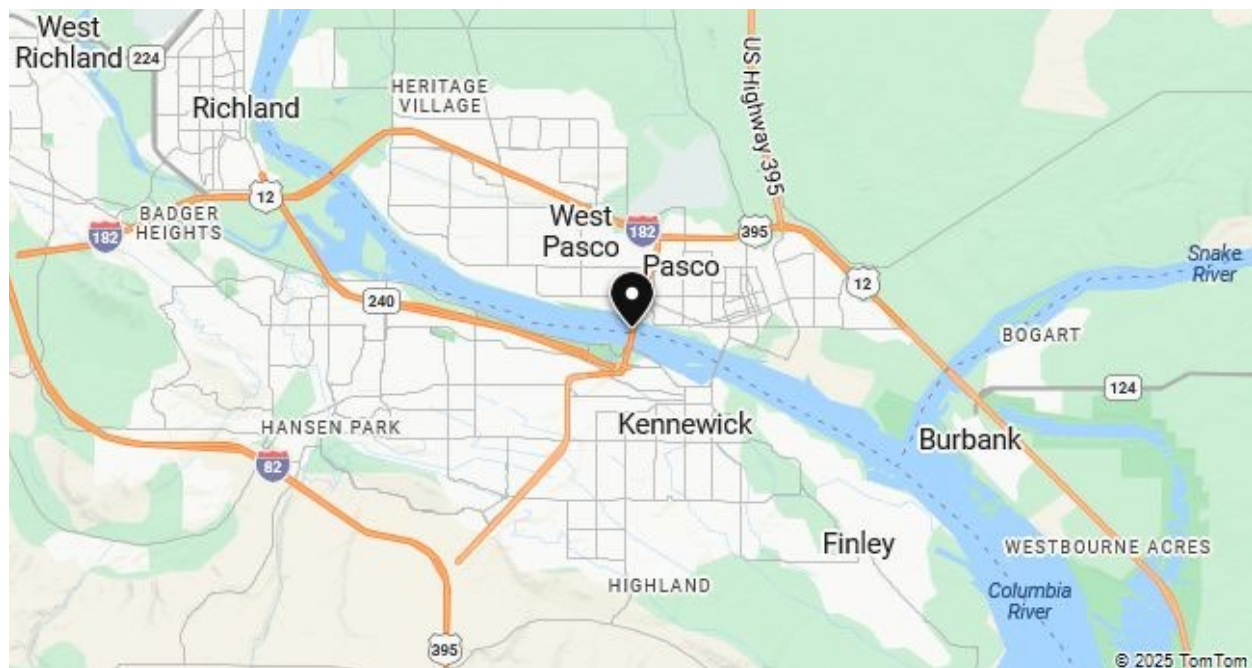
Figure 8—Map of Benton and Franklin Counties



Data Source: U.S. Census Bureau (2025).

In both counties, the population is concentrated around the Tri-Cities. Figure 9 depicts the populations of the Tri-Cities and surrounding areas. Pasco (which includes West Pasco), Richland, and Kennewick have the greatest populations in the region. The surrounding areas of West Richland, Benton City, Finley, and Prosser also have notable populations. The remaining areas within Benton and Franklin Counties are mostly farmland. Production, manufacturing, and food processing are noted industries in the region.

Figure 9—Map of Tri-Cities



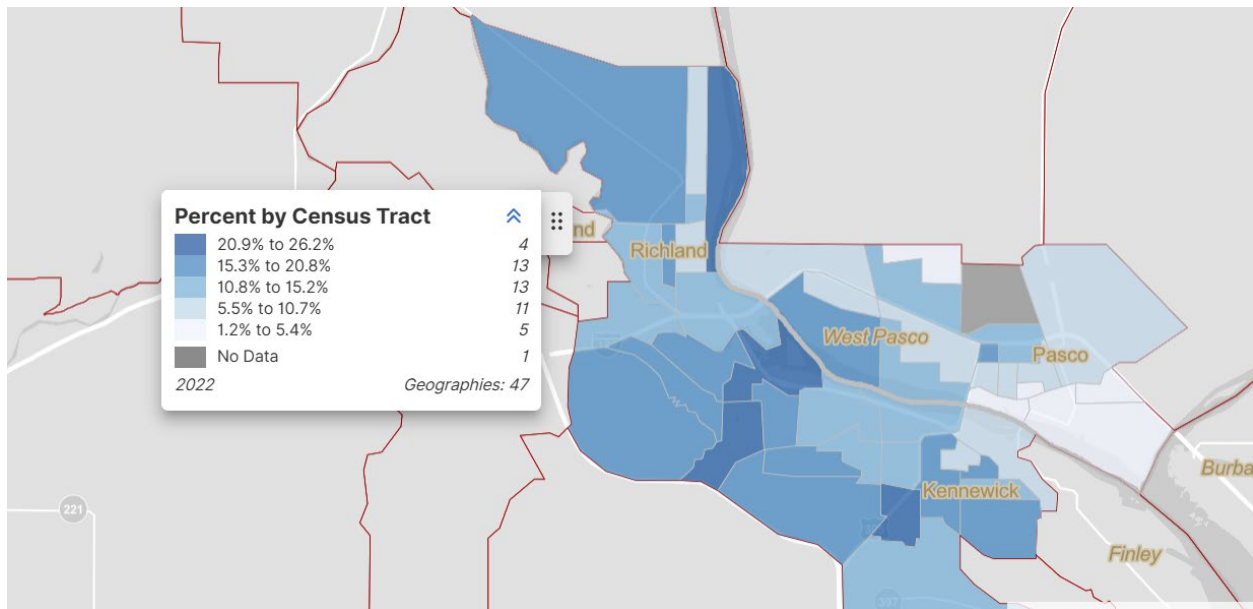
Data Source: TomTom (2025).

Geographic Trends

Geographic trends emerge thanks in part to the arrangement of geographic features and other socioeconomic factors. Maps help to illuminate some of these trends. In particular, maps help to identify areas in which concentrations of people belonging to certain populations may reside. Understanding these trends help communities distribute resources effectively.

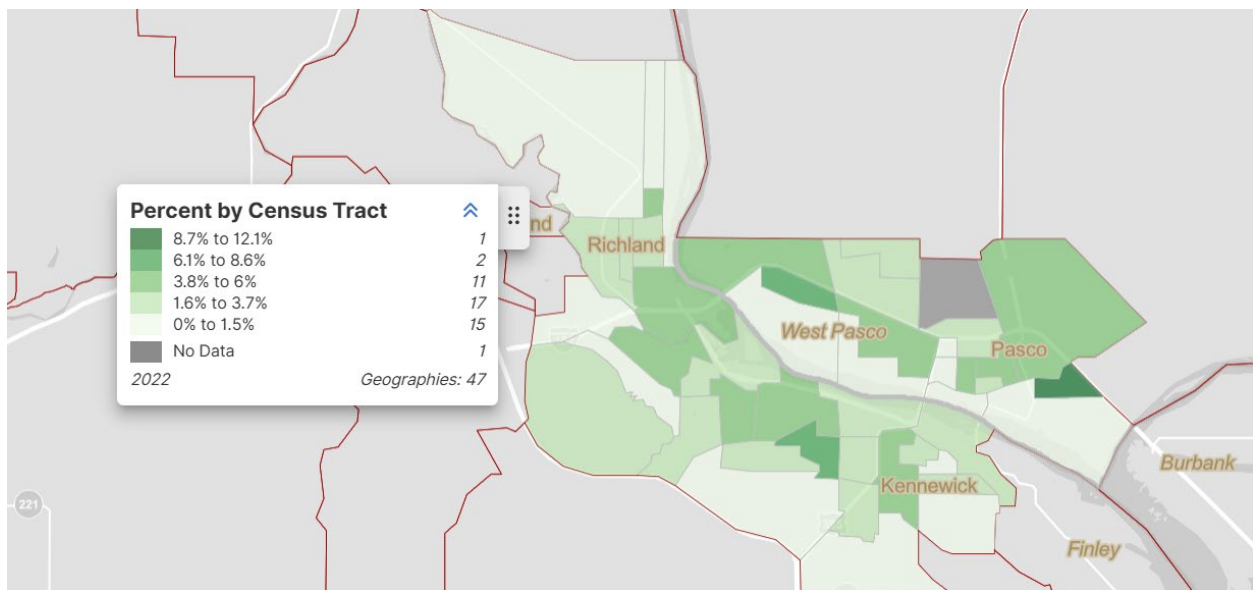
In the Tri-Cities, certain census tracts tend to have more members of certain groups living there than other census tracts. Figures 10–18 depict the percentage of residents belonging to different groups throughout the Tri-Cities in 2022. The maps are organized by census tract. Census tracts represented by darker shades indicate higher percentages of that group.

Figure 10—Residents Over the Age of 65



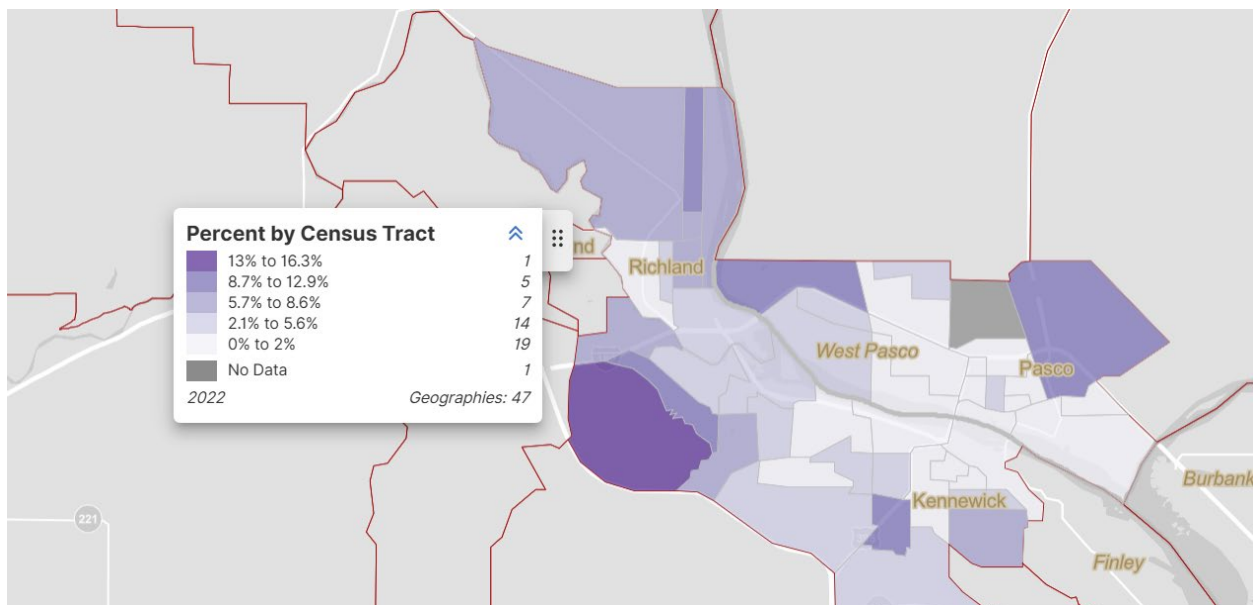
Data Source: 2018–2022 ACS Estimates.

Figure 11—Residents Identifying as Black



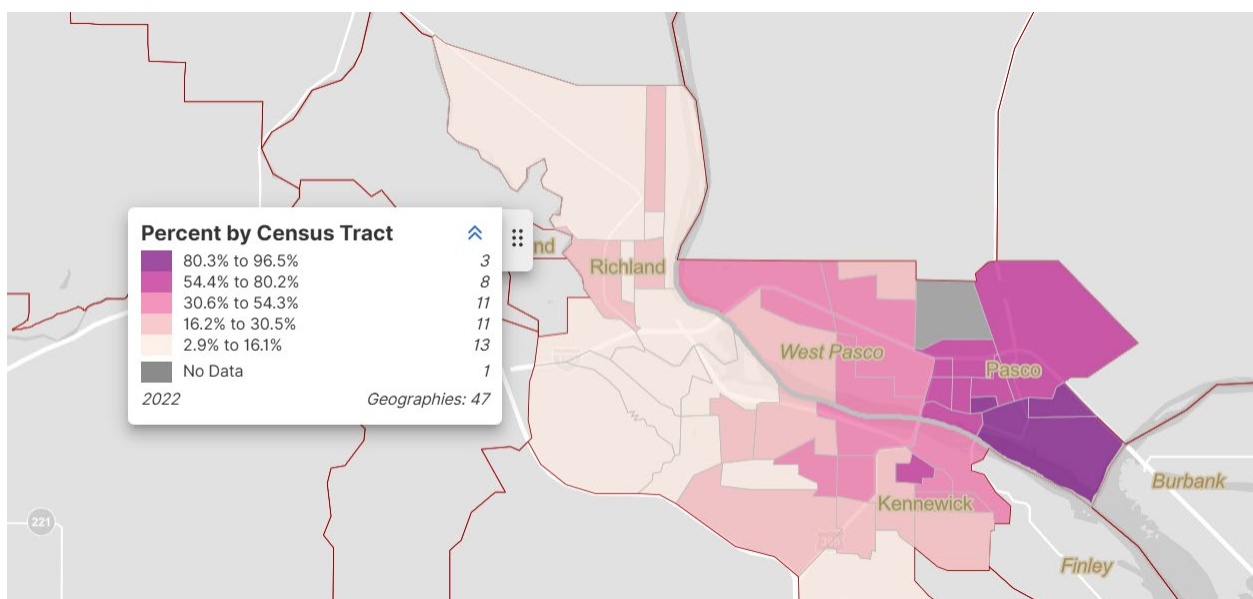
Data Source: 2018–2022 ACS Estimates.

Figure 12—Residents Identifying as Asian



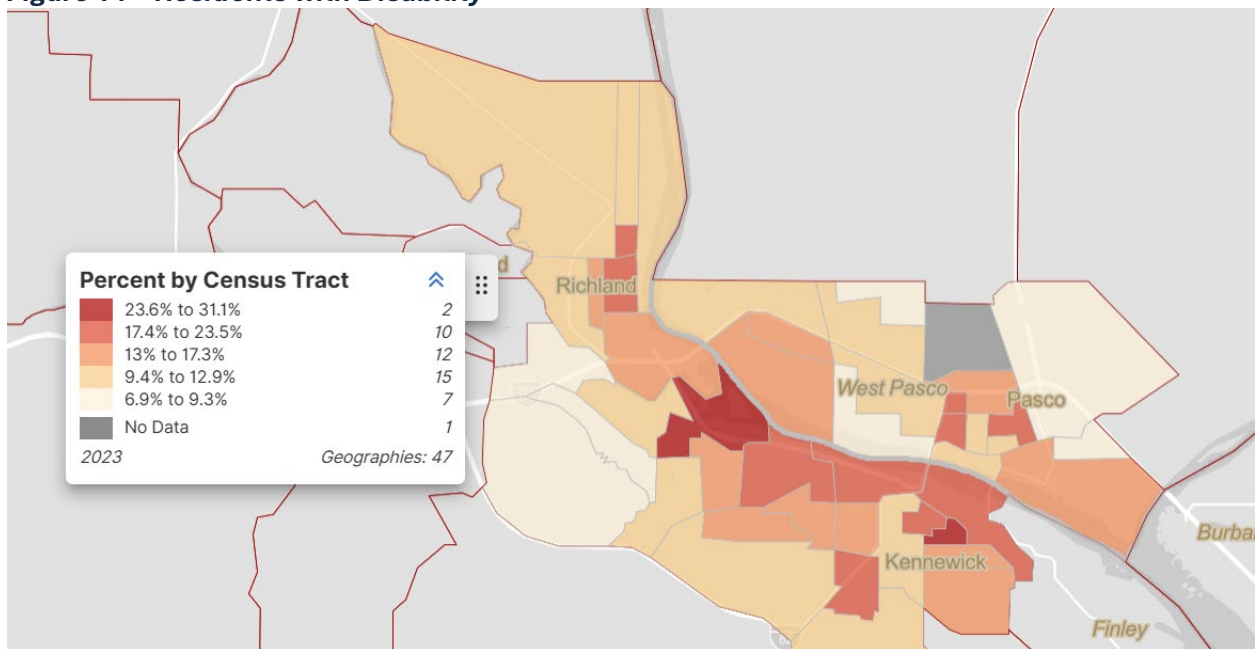
Data Source: 2018–2022 ACS Estimates.

Figure 13—Residents Identifying as Hispanic



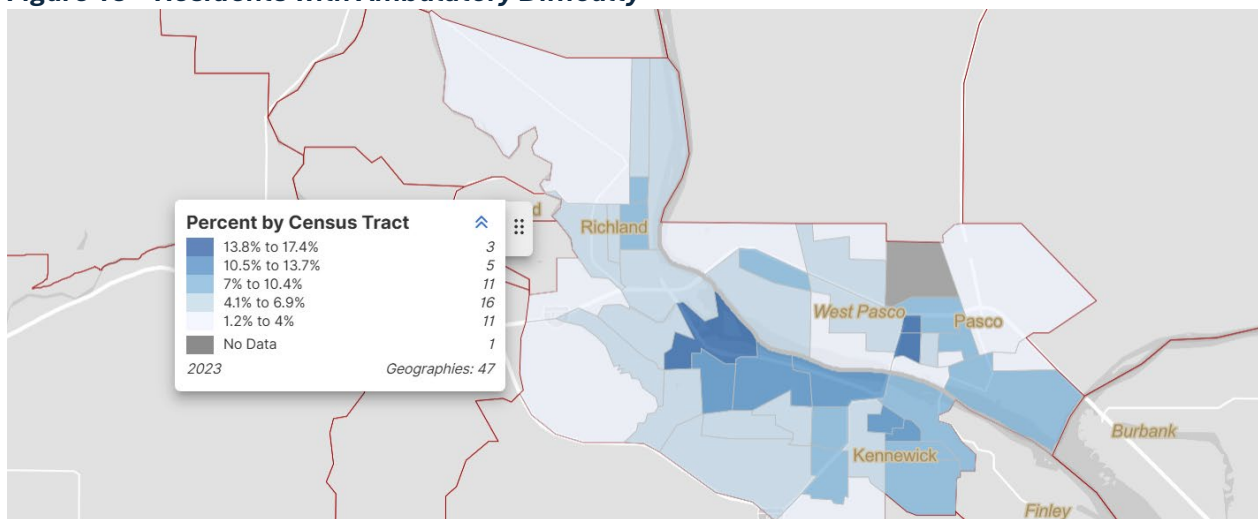
Data Source: 2018–2022 ACS Estimates.

Figure 14—Residents with Disability



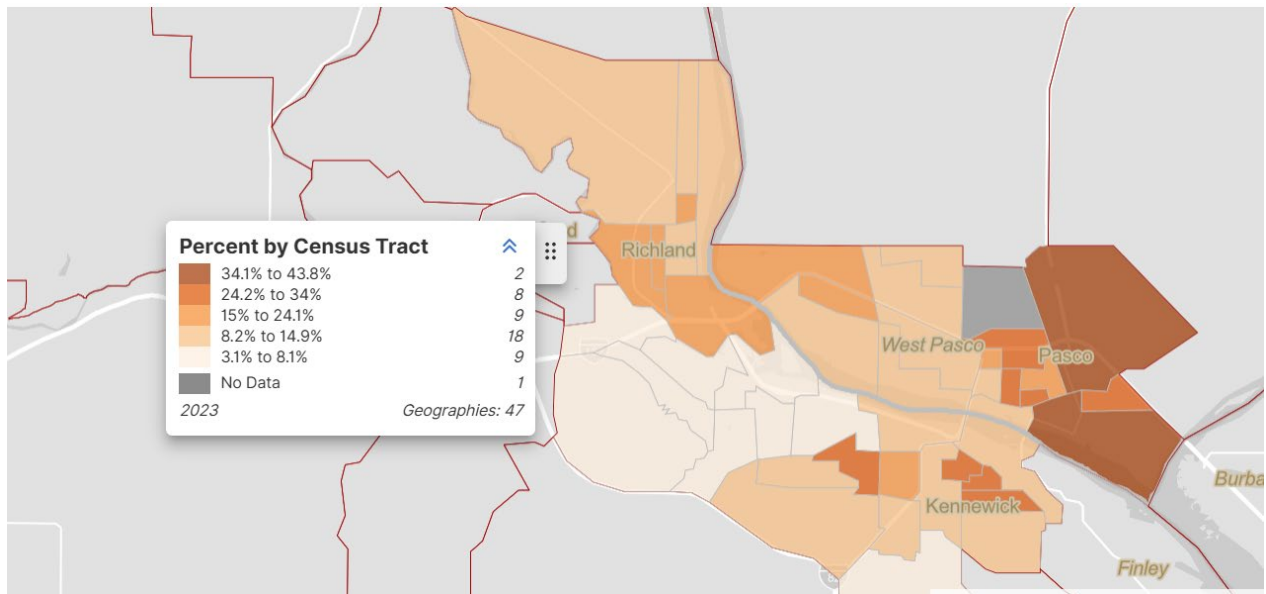
Data Source: 2018–2022 ACS Estimates.

Figure 15—Residents with Ambulatory Difficulty



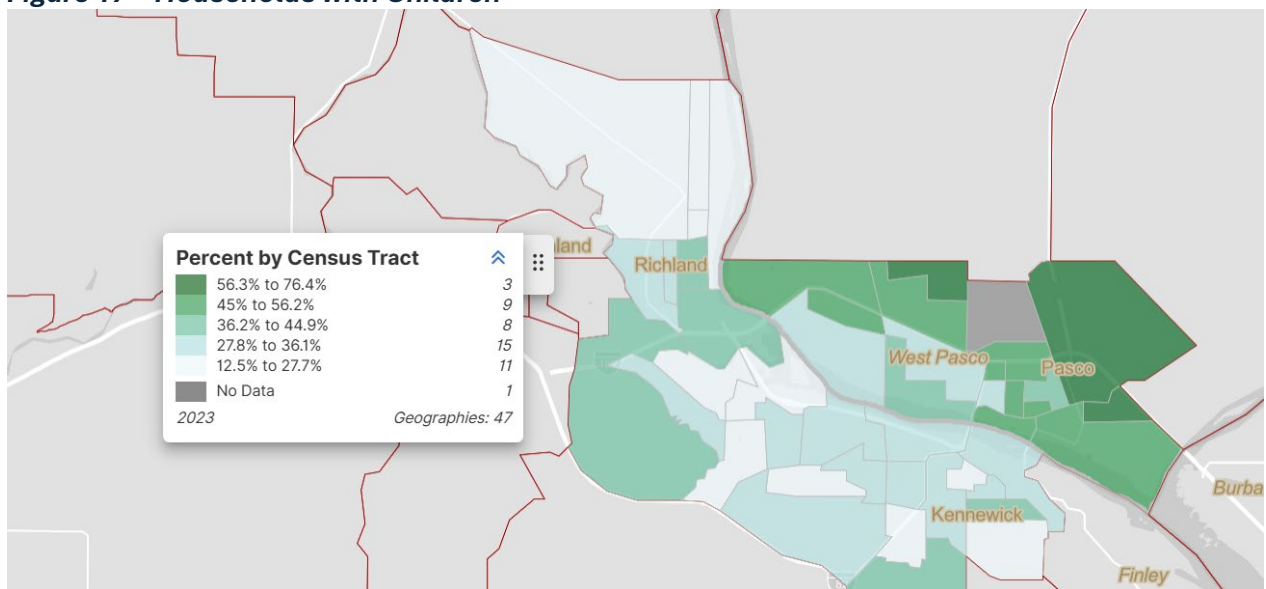
Data Source: 2018–2022 ACS Estimates.

Figure 16—Female Householder with No Spouse Present



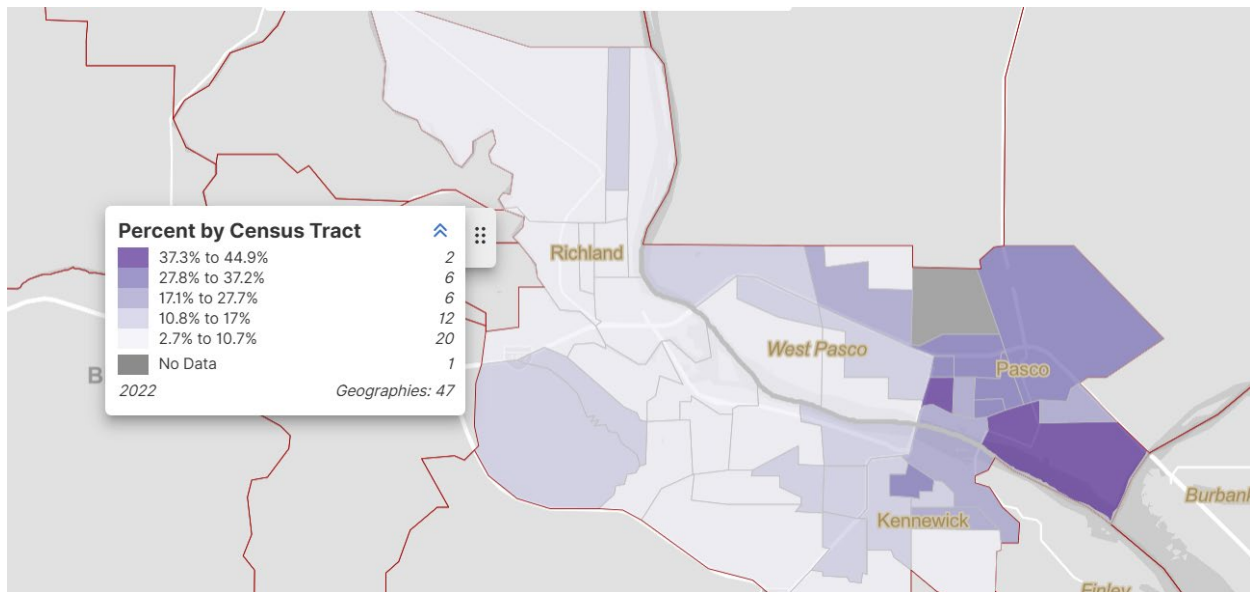
Data Source: 2018–2022 ACS Estimates.

Figure 17—Households with Children



Data Source: 2018–2022 ACS Estimates.

Figure 18—Residents Who Are Foreign-Born



Data Source: 2018–2022 ACS Estimates.

Dissimilarity Index

When racial or ethnic minorities are concentrated in one area, it can indicate residential segregation. Residential segregation refers to the level of separation between different racial or ethnic groups. Residential segregation can limit housing opportunities available to certain groups and increase the risk of housing problems.

The dissimilarity index tool allows for comparisons between different racial and ethnic groups to determine how spatially separated they are from each other. The index is rated on a scale of 0 to 100. A score of 0 indicates that two racial or ethnic groups are completely integrated, meaning no residential segregation. A score of 100 indicates total residential segregation. According to HUD, a score under 40 is considered low, between 40 and 54 is moderate, and above 60 is high segregation.

When compared to White residents, Black, Asian, and Hispanic residents had low scores on the dissimilarity index. Table 28 displays the scores and level of segregation. All three groups had similar levels of segregation, with Asian residents having a slightly higher score. Overall, this indicates that there does not appear to be high levels of segregation in the Tri-Cities.

Table 28—Dissimilarity Index Scores for Racial and Ethnic Minorities

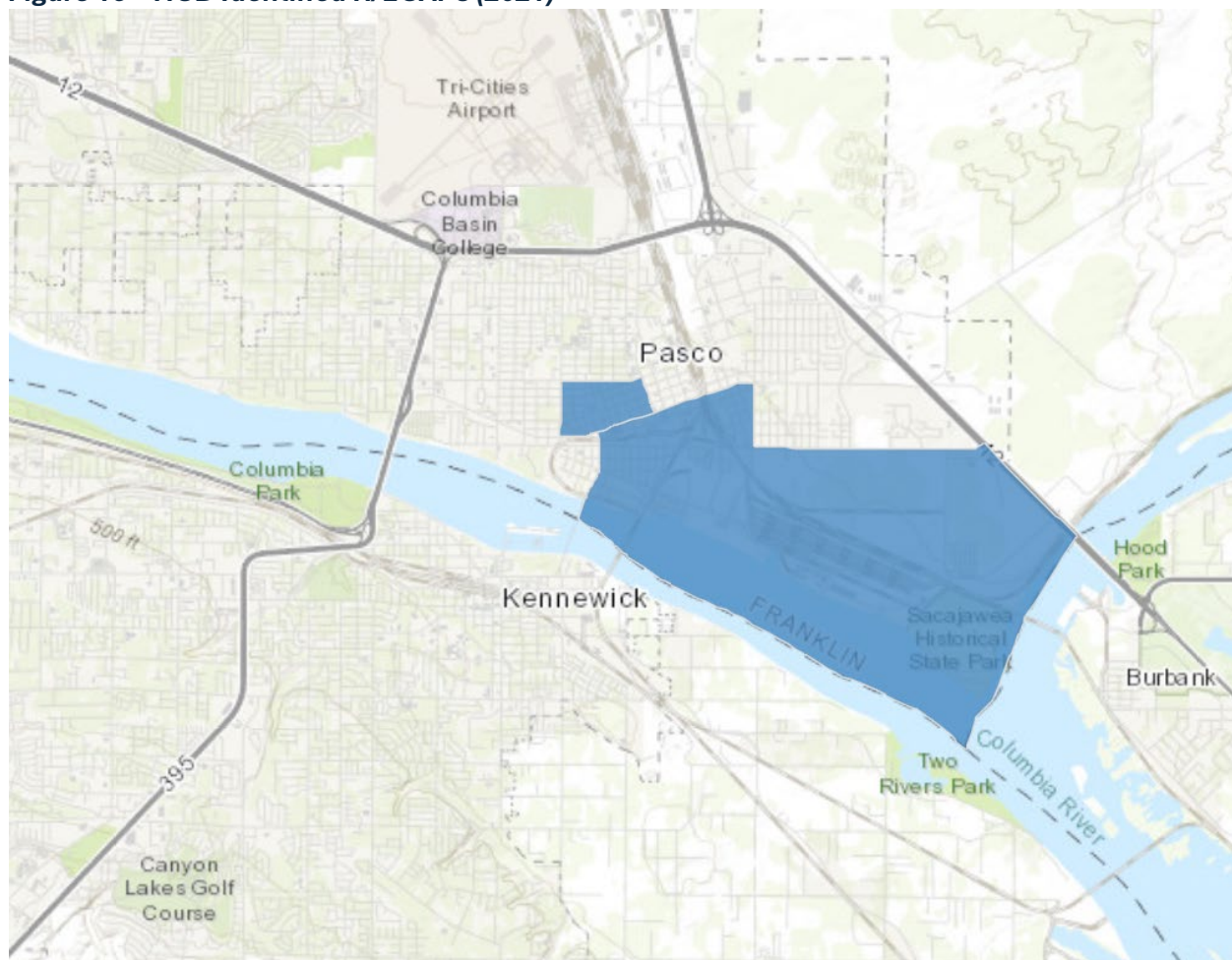
Group	Dissimilarity Index Score	Level of Segregation
Black	32.17	Low
Asian	34.62	Low
Hispanic	33.31	Low

Data Source: 2018–2022 ACS Estimates.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) Areas with high concentrations of poverty and racial minorities are at an increased risk of not receiving the support and services needed to access opportunity. Census tracts classified as R/ECAPs provide insight into these locations. An area is classified as a R/ECAP if the poverty rate is higher than three times that of the surrounding area and over 50 percent of the population identifies as non-White.

As of 2021, there were two R/ECAPs in the Tri-Cities (Figure 19). Both census tracts were located in Pasco. These areas tend to lag in terms of housing quality and affordability. The older housing stock in these areas, including mobile home parks, contributes to higher levels of housing-related issues.

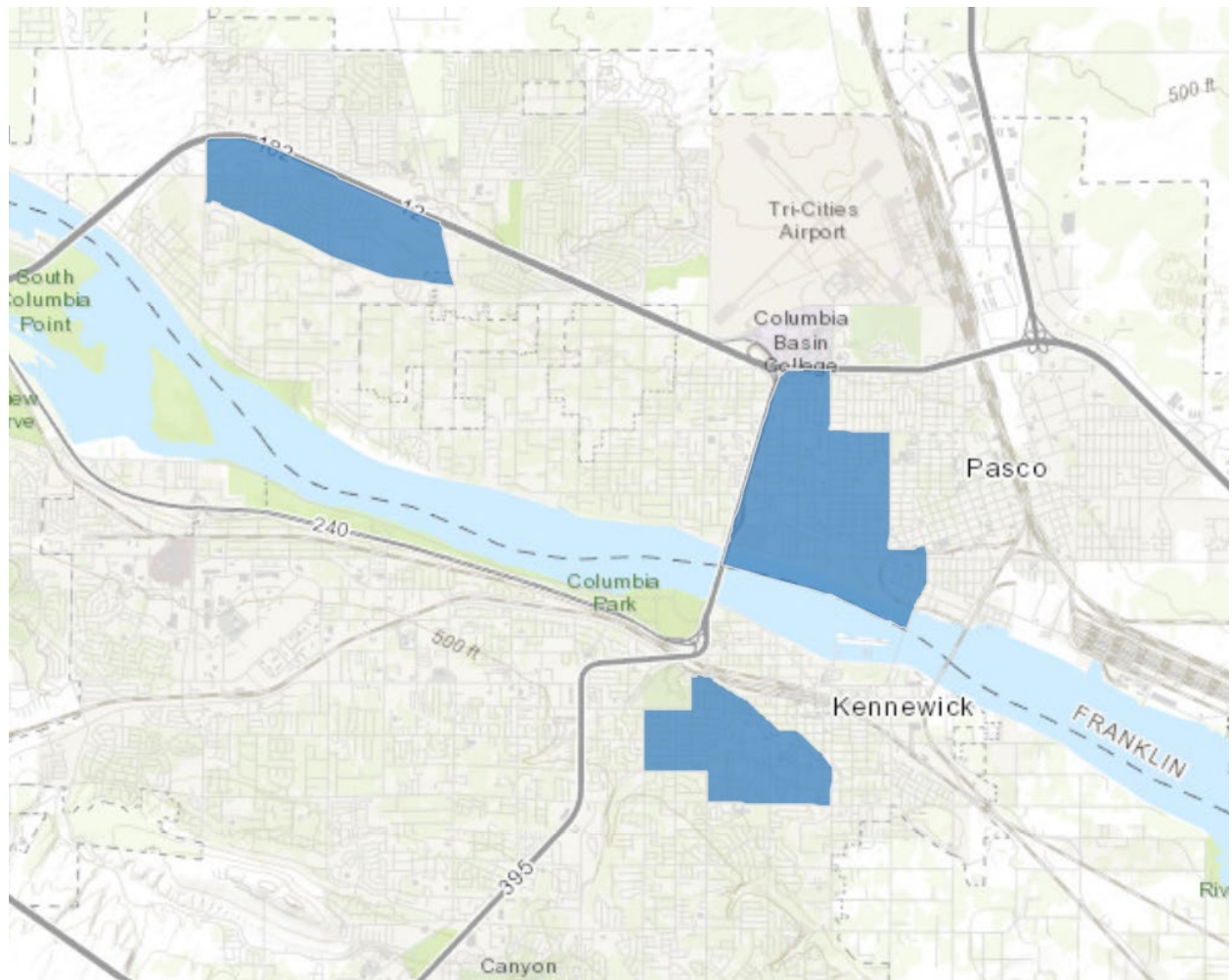
Figure 19—HUD Identified R/ECAPs (2021)



Data Source: HUD RECAP Mapping Tool (2021).

Since 2013, the location of R/ECAPs has shifted in the Tri-Cities. Figure 20 depicts the two identified R/ECAPs in 2013. There was one R/ECAP located in Kennewick and one in Pasco. Both R/ECAPs did not appear on the most recent version of the mapping tool.

Figure 20—R/ECAPs in Tri-Cities (2013)



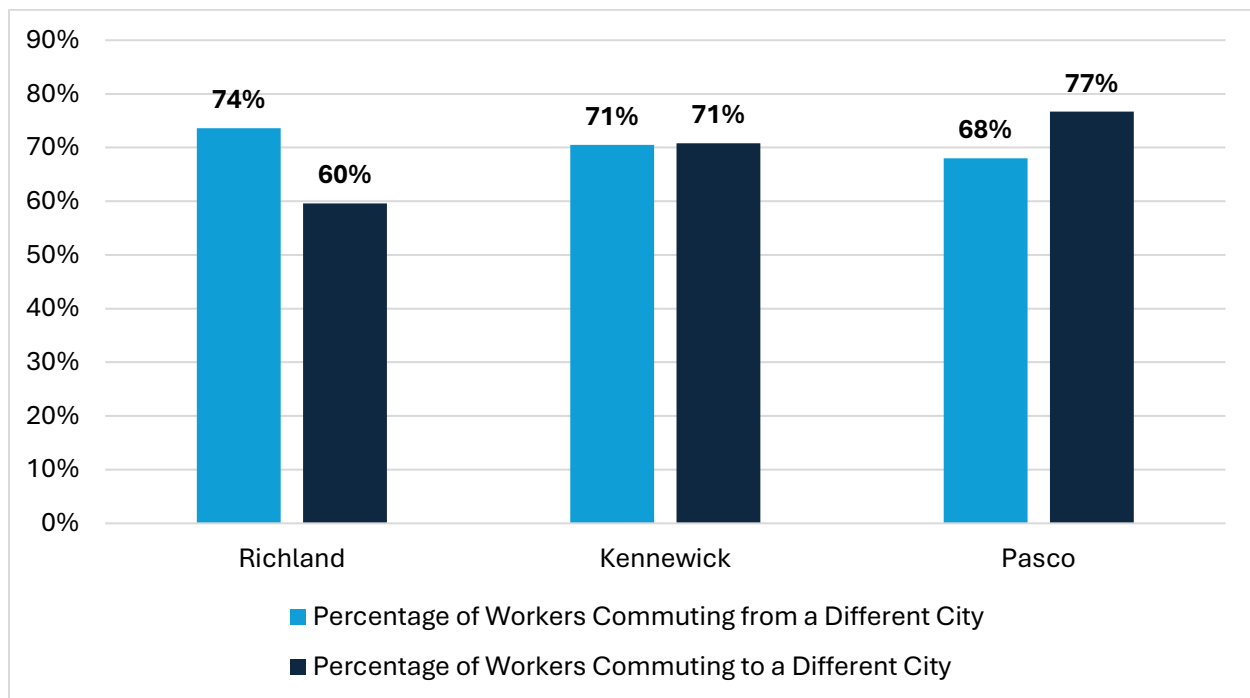
Data Source: HUD RECAP Mapping Tool (2013).

Transportation Trends

Residents move throughout the Tri-Cities daily for work, services, and leisure. Understanding the most common places residents travel to help the community make transportation and program decisions that aim to reduce barriers to mobility within the community.

Most Tri-City residents do not live and work in the same city. The Longitudinal Employer-Households Dynamics data explores the daily migration patterns of Tri-Cities residents for work. Figure 21 depicts, for each city, the percentage of workers commuting in from neighboring cities and the percentage of residents commuting to neighboring cities for work. In each city, more than 60 percent of residents lived in a different city than they worked. These trends were largely observed in 2017 data as well.

Figure 21—Percentage of Workers Commuting Into and Out of Each City (2021)



Data Source: Longitudinal Employer-households Dynamics (2021).

When commuting for work, residents tended to stay within the Tri-Cities. Table 29 depicts the three most common cities where residents of the Tri-Cities worked (besides their city of residence). For each city, the other two cities of the Tri-Cities were the most common commuting destination. Seattle was also a common commuting destination.

Table 29—Top Three Commuting Destinations for Residents of Pasco, Kennewick and Richland (2021)

Pasco Residents	Kennewick Residents	Richland Residents
1. Richland	1. Richland	1. Kennewick
2. Kennewick	2. Pasco	2. Pasco
3. Seattle	3. Seattle	3. West Richland

Data Source: Longitudinal Employer-Household Dynamics (2021).

Transportation System

The transportation system, including buses, cars, bikes, and pedestrians, plays a pivotal role in ensuring residents have access to important places. Access to quality jobs, educational opportunities, and necessary services enhances quality of life and supports residents' ability to afford and maintain stable, adequate housing. Many people rely on public transportation. Some groups, including people with disabilities and seniors, may require accessible or on-demand

services. Analyzing transportation needs through the lens of certain groups allows communities to identify barriers to access.

The three cities work together to provide and oversee transportation planning for the region. Each city participates in the Benton-Franklin Council of Governments, which serves as the regional transportation planning organization (TPO). The TPO coordinates long-range transportation planning across the Tri-Cities region. These efforts are discussed in Transition 2045, the Metropolitan Transportation Plan for the Tri-Cities. Supplementary plans, including the Regional Active Transportation Plan, the Human Services Plan, and individual cities' transportation plans provide additional information on transportation needs and projects.

The Tri-Cities transportation system consists of multiple modes. As outlined in the Metropolitan Transportation Plan, the Tri-Cities identify its most common form of transportation to be individuals driving alone. For non-drivers, there are two main forms of public transportation: bus/vanpool and passenger rail. Ben Franklin Transit (BFT) operates a fixed bus service and on-demand transit options. As of 2024, BFT offers 19 bus routes. Hours of operation vary depending on the route; however, general bus hours of operation are weekdays 6am to 10pm, Saturday 7am to 10pm, and Sunday 8am to 6:30pm.

In addition, BFT offers on-demand rideshare for a small fee. These rides must be within a predetermined Connect Zone, which can limit the transportation opportunities. Finally, BFT offers a Dial-A-Ride program for people with disabilities. Amtrak provides passenger rail service to the Tri-Cities region to and from Portland, OR. There are stations in Pasco and eastern Kennewick. Finally, the cities continue to support improved biking, walking, and equestrian trails and connectivity in the Tri-Cities region.

Transportation Needs

Many people rely on public transportation. Some groups, such as people with disabilities and seniors, may require accessible or on-demand services. Analyzing transportation needs through the lens of certain populations allows communities to identify barriers to access. Table 30 outlines transportation and connectivity needs and how they might impact different protected classes. Themes were derived from information obtained in the TPO's transportation plans and consultations conducted with stakeholders.

Table 30—Identified Transportation Needs

Identified Need	Impacted Groups	Description
Many vulnerable populations lack access to reliable transportation.	Seniors Youth People with a disability Racial or ethnic minorities Families with children Single-parent households	All protected classes are considered vulnerable populations. Increasing reliable transportation options requires communities to understand the challenges faced by each group.

Identified Need	Impacted Groups	Description
The cost of transit fares serves as a barrier to public transportation ridership.	Seniors People with a disability	Seniors and people with disabilities often live on fixed incomes. High transit fares can be a barrier to utilization.
There is a need to expand door-to-door service for people with mobility issues.	Seniors People with a disability	Seniors and people with disabilities are more likely to have mobility issues, which makes traditional transportation options, such as cars and public transportation, difficult to navigate.
Refugees in the Tri-Cities have difficulty with transportation to Yakima for immigration appointments.	Foreign-born residents	Refugees, by definition, are foreign-born residents. This means they may have additional challenges, such as language considerations, to utilizing transportation systems, particularly to places outside of the Tri-Cities area.
Need for language barrier assistance.	Foreign-born residents	Foreign-born residents are more likely to be LEP and require translation services.
There is a need for increased inclusion of all modes of transportation for residents in the Tri-Cities.	Seniors Youth People with a disability Racial or ethnic minorities Foreign-born residents	Increasing inclusion in transportation benefits all citizens, especially those who may face additional barriers to access.
Lack of transit services on weekends and holidays.	Families with children single-parent households	Single-parent households or households with children may require flexibility to be able to get to work, school, and other activities.
Transportation is a significant barrier to clients obtaining and maintaining employment.	People with a disability Racial or ethnic minorities Foreign-born residents Familial status	Lack of reliable transportation options impacts members of the workforce and limits the opportunities available to protected classes.
Emphasis on removing barriers in streets to ensure greater accessibility and walkability for pedestrians.	Seniors People with a disability	Seniors and people with disabilities are more likely to have mobility challenges, which makes using streets and sidewalks with barriers, such as curbs, difficult.

Policy Review

Overview

Public and private policies form the environment in which communities create programs and address community needs. Sometimes, policies can have adverse effects that exacerbate needs. Understanding the regulatory environment within the Tri-Cities allows the community to analyze the ways in which public and private policies impact certain populations. This section reviews zoning, assisted housing, and mortgage lending information to provide an overview of the policy landscape in the Tri-Cities.

Public Policy

Public policy decisions, including zoning, codes, and comprehensive plan goals, set the parameters for how housing is developed and maintained. Reviewing aspects of the Tri-Cities public policy allows the community to analyze whether certain ordinances or practices may inhibit housing development or create barriers to obtaining housing.

Zoning

Zoning governs the types of housing that can be constructed, the permitted density of housing developments, and various residential uses in the community. Understanding how zoning laws may impact housing for certain groups allows communities to make informed decisions about zoning and land use. This section reviews several zoning ordinances for each city that have specific implications for protected classes. All jurisdictions in the Tri-Cities enforce local zoning ordinances.

Family Definition

Typically, zoning ordinances define the term “family” as it relates to housing units. Communities can support various living situations by using an inclusive definition of family. An inclusive definition of family does not restrict the number of unrelated individuals that can live together. Defining family in this way advances non-traditional families and supports the blending of families who may be living together for economic purposes. In addition, an inclusive definition of family supports the development of group homes, which provide housing options for people with disabilities. Listed below are the definitions of family in each city’s zoning ordinance. Each city does not place a cap on the number of unrelated people and instead focuses on functioning as a single housekeeping unit.

- Richland: “Family” means one or more persons occupying a premises and living as a single, nonprofit housekeeping unit, as distinguished from a group occupying a hotel, club, boardinghouse or rooming house, or fraternity or sorority house.
- Pasco: “Family” means one or more persons, either related or unrelated, living together as a single dwelling unit.
- Kennewick: Family means one or more persons living together as a single housekeeping unit.

Group Homes

Group homes provide housing opportunities for people with disabilities. They provide services and community normalization for residents. Communities can support the group homes by defining them in their ordinances that allow up to six unrelated people with disabilities to reside in a group home without requiring a special use/conditional use permit or public hearing, not requiring additional regulatory provisions. Requiring special provisions for group homes, but not for a six-person home, is considered discriminatory under the Fair Housing Act. Listed below are the definitions of group homes in each city. All cities allow up to six unrelated people with disabilities to reside in a group home. Both Kennewick and Pasco have special distinctions to allow more than six unrelated people to live together in a group setting.

Kennewick

Kennewick defines group living as living facilities for groups of unrelated individuals that include at least one person residing on the site who is responsible for supervising, managing, monitoring, or providing care, training, or treatment of residents. Kennewick allows two types of facilities.

Type I: Any state or federally approved dwelling used as a residence for the care or rehabilitation of dependent children, the elderly, and the physically or mentally handicapped. Residential care homes shall provide care for six or fewer residents.

Type II: Any state or federally approved facility, other than a clinic, used as a residence for the care or rehabilitation of dependent children, the elderly, and the physically or mentally handicapped. Residential care centers shall provide care to seven or more residents.

Kennewick allows Type I facilities to be zoned in all residential and commercial spaces. Kennewick allows Type II facilities to be zoned in medium and high residential areas and some commercial spaces. Kennewick ordinances do not outline additional permitting requirements for either type of group home.

Richland

Richland defines “adult family home” as the regular family dwelling of a person or persons who are providing personal care, special care, or room and board to more than one but not more than six adults who are not related by blood or marriage to the person or persons providing the services.

Richland allows adult family homes in all zoning districts subject to the general requirements of that district (no additional permitting requirements are placed on adult family homes).

Pasco

Pasco defines two types of group living.

“Group care facility” means any number of unrelated persons living together as a single housekeeping unit sponsored by a public or private service entity, whether supervision of the residents is provided on a full- or part-time basis.

“Group home” means more than six unrelated persons over the age of 16 years living together as a single housekeeping unit.

Pasco allows group care facilities to be zoned in low and medium residential development and mixed residential/commercial developments. They are not subject to conditional use provisions.

Accessory Dwelling Unit (ADU)

ADUs are additional units on a lot with a primary dwelling unit. ADUs could be cottages, carriage houses, mother-in-law units, “granny units,” and more. Units can be attached or detached from the primary dwelling unit. ADUs provide opportunities for communities to increase affordable housing supply as well as offer accessible housing options for seniors and people with disabilities. Communities can facilitate ADU development by ensuring zoning ordinances allow ADUs and give flexibility on their construction.

All three cities allow ADUs. Richland and Kennewick allow one ADU per lot, while Kennewick allows two ADUs per lot. In addition, each city allows attached and detached ADUs. To promote the development of ADUs, Pasco developed an *ADU User Guide* in 2023. The guide provides information on design, building, and renting out an ADU. Written in plain language and available in Spanish, the guide serves as an accessible tool to familiarize residents with ADUs.

Comprehensive Plan

Comprehensive plans set the policies on which current and future development will be based. They provide a guide to local public planning, including housing, which impacts fair housing choice.

Since the previous Fair Housing Plan, both Pasco and Kennewick have updated their comprehensive plans. The City of Richland is in the process of updating its comprehensive plan as of February 2025.

Listed below are the current housing goals listed in each city’s current comprehensive plan.

Richland Comprehensive Plan (2017–2037)

- Provide a range of housing densities, sizes, and types for all income and age groups of the Richland community.
- Improve affordable housing opportunities for lower-income individuals, households, and first-time homebuyers.
- Implement the current version of the Tri-Cities Consolidated Plan.
- Encourage the maintenance and preservation of existing housing stock and residential neighborhoods.
- Ensure compatibility of new residential developments with established neighborhoods and the community.
- Improve public facilities.

Pasco Comprehensive Plan (2018–2038)

- Encourage housing for all economic segments of the city’s population consistent with the local and regional market.
- Preserve and maintain the existing housing stock for present and future residents.
- Encourage housing design and construction that ensures long-term sustainability and value.

- Support efforts to provide affordable housing to meet the needs of the community.

Kennewick Comprehensive Plan (2017–2038)

- Support and develop a variety of housing types and densities to meet the diverse needs of the population.
- Encourage preservation of the existing housing stock through public and private investments.
- Promote affordable housing for all economic segments of the community.

Rental Housing Code

Rental housing codes set standards that landlords must uphold when renting a unit. These standards include the minimum required housing aspects, such as plumbing, heating, electrical systems, pest control, and accessibility. Being familiar with these codes allows community members and service providers to know the rights and responsibilities of landlords and if they are not being met. When landlords fail to uphold rental housing code standards, it creates unsafe, unsuitable, and inaccessible housing for tenants.

The Washington State Landlord-Tenant Act outlines the duties of landlords. The act sets the responsibilities for Tri-Cities landlords, as the cities do not further outline rental housing codes in their municipal codes. Listed below are the responsibilities of landlords outlined in the Washington State Landlord-Tenant Act.

- Maintain the premises to substantially comply with any applicable code, statute, ordinance, or regulation governing their maintenance or operation, which the legislative body enacting the applicable code, statute, ordinance or regulation could enforce as to the premises rented if such condition endangers or impairs the health or safety of the tenant.
- Maintain the structural components—including, but not limited to, the roofs, floors, walls, chimneys, fireplaces, foundations, and all other structural components—in reasonably good repair so as to be usable.
- Keep any shared or common areas reasonably clean, sanitary, and safe from defects increasing the hazards of fire or accident.
- Provide a reasonable program for the control of infestation by insects, rodents, and other pests at the initiation of the tenancy and, except in the case of a single-family residence, control infestation during tenancy except where such infestation is caused by the tenant.
- Except where the condition is attributable to wear resulting from ordinary use of the premises, make repairs and arrangements necessary to put and keep the premises in as good condition as it should have been by law or rental agreement, at the commencement of the tenancy.
- Provide reasonably adequate locks and furnish keys to the tenant.
- Maintain and safeguard with reasonable care any master key or duplicate keys to the dwelling unit.
- Maintain all electrical, plumbing, heating, and other facilities and appliances supplied by the landlord in reasonably good working order.
- Maintain the dwelling unit in reasonably weathertight condition.

- Except in the case of a single-family residence, provide and maintain appropriate receptacles in common areas for the removal of ashes, rubbish, and garbage incidental to the occupancy and arrange for the reasonable and regular removal of such waste.
- Provide facilities adequate to supply heat and hot and cold water as reasonably required by the tenant.
- Provide a written notice to all tenants disclosing fire safety and protection information. The landlord or his or her authorized agent must provide a written notice to the tenant that the dwelling unit is equipped with a smoke detection device.
- Provide tenants with information provided or approved by the department of health about the health hazards associated with exposure to indoor mold.

Building Code

Building codes set the requirements for any community member or organization wishing to build residential or commercial property in the Tri-Cities. Each city sets its own building code in alignment with Washington State building codes.

All three cities and Washington State adopted the International Building Code and International Residential Code published by the International Code Council with various amendments and additions. The International Building Code sets the standards for site accessibility.

Public Housing

Public housing, also called assisted housing, refers to housing units that are subsidized through federal housing programs such as Section 8. These units provide low-income residents with the opportunity to obtain affordable housing. The number of assisted units available and the demographics of people utilizing those units provides valuable insight into community needs.

Subsidized Units

Subsidized units available to certain members of the population, such as low-income residents or people with disabilities, are important resources for promoting housing opportunities for all populations.

The Tri-Cities has a variety of assisted units in its portfolio. The Washington State Housing Finance Commission provides a database of local assisted units. Table 31 lists the properties and the number of assisted units. As of October 2024, the database included 3,515 affordable housing units assisted. These units receive assistance from public funding sources to support low- and moderate-income households.

Table 31—Assisted Housing Units in the Tri-Cities

Project Name	Number of Assisted Units
Heatherstone	346
McMurray Park Phase II	223
Sandstone Apartments	98
Parkview Apartments	119
Quail Ridge Apartments	107
Silver Creek Apartments	50
Vincent Village	240
Vintage at Richland	46
Pinecrest Apartments	148
Copper Ridge Apartments	53
Kamiakin Apartments	230
Stonegate	233
Varney Court	198
The Vineyards	38
Tepeyac Haven	45
Meadow Park Apartments	44
Bishop Topel Haven	449
Desert Villa & Desert Villa East	42
Three Rivers Village	151
Copper Mountain	40
Nueva Vista	273
Columbia Park	170
Nueva Vista Phase II	138
Bishop Skystad Commons	28

Data Source: Washington State Housing Finance Commission Affordable Housing Data Portal (October 2024).

Of those units, most are affordable to households earning 60 percent of the AMI (\$48,000 for a two-person household). Only 5 percent of these units have rents affordable to households earning 30 percent AMI (\$24,000 for a two-person household).

Some of those units are targeted to specific populations. Table 32 depicts the types of households targeted in assisted units. Most assisted units (57 percent) were not targeted to a special population. Of the units targeted, large households, people living with a disability (12 percent), and elderly households (11 percent) were the most common populations to be targeted with assisted units.

Table 32—Targeting of Assisted Units in the Tri-Cities

Special Population	Number	%
Elderly Households	386	11%
People Experiencing Homelessness	67	2%
Farmworkers	121	3%
Large Households	498	14%
People Living with Disabilities	438	12%
Not Targeted	2005	57%
Total	3,515	100%

Data Source: Washington State Housing Finance Commission Affordable Housing Data Portal (October 2024).

Housing Authority Inventory

Typically, housing authorities operate most assisted units within a community. They also manage housing vouchers. Housing authorities collect information on the number of vouchers and units available as well as the demographics of people receiving assistance. Analyzing this data allows communities to better understand the types of services and programs needed.

In the Tri-Cities, the KHA and the HACPFC manage a variety of housing vouchers and assisted units.

Listed below are definitions of the types of programs included in this section.

Vouchers

The Section 8 Rental Certificate program (Certificate) provides vouchers to low-income households. Through the voucher program, the tenant pays the landlord 30 percent of the household income in rent, and the public housing authority (PHA) pays the remaining rental balance. Section 8 vouchers can be either project-based or tenant-based.

- **Project-Based Voucher:** A Section 8 voucher that must be used at a specific property.
- **Tenant-Based Voucher:** A Section 8 voucher that can be used at any private housing that meets the requirements of the Section 8 program.

PHAs also administer special purpose vouchers, which are distinct from the Section 8 Certificate program. These include:

- **Veterans Affairs Supportive Housing:** Offers rental assistance paired with case management and supportive services to eligible veterans experiencing homelessness.
- **Family Unification Program:** Provides rental assistance to eligible families with inadequate housing and eligible youth exiting foster care who are homeless or at imminent risk of homelessness.
- **Disabled:** Offers rental assistance to people with disabilities, which includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition programs.

Moderate Rehabilitation

This program provided project-based rental assistance for low-income families. The program was repealed in 1991, and no new projects have been developed since.

Public Housing

A public housing unit is a rental property owned by the federal government and managed by a PHA for low-income households.

Both housing authorities operate a variety of programs. Table 33 provides the combined number of units and vouchers available in the KHA and HACPFC. Combined, the two housing authorities manage 470 units of public housing, 280 of which are accessible units. The housing authorities also manage 1,507 Section 8 vouchers and 40 Veterans Affairs Supportive Housing vouchers.

Table 33—Total Number of Units by Program Type

Program Type	# Of Units Vouchers Available	# Of Accessible Units
Certificate	1507	N/A
Mod-Rehab	-	-
Public Housing	470	280

Data Source: KHA and HACPFC, 2024.

Together, KHA and HACPFC manage 470 units of public housing, 280 of which are considered accessible. Listed below is a description of each public housing property managed by the two housing authorities.

Kennewick Housing Authority

- Sunnyslope Homes: 124 units of one- to four-bedroom multi-family duplex units.
- Keewaydin Plaza: 66 units of one-bedroom units for elderly and disabled households.
- Lilac Homes: 16 tiny homes with one- and two-bedroom units.
- Bubble on Gum Street: Development under construction that will provide 58 one- to three-bedroom units.

Housing Authority of the City of Pasco and Franklin County

- Scattered Site Properties: 47 two- to four-bedroom units:
 - Alderwood Square.
 - Oakwood Square.
 - Sagewood Square.
 - Beechwood Square.
 - Maplewood Square.
- Highland Park Homes: 24 two- to four-bedroom units.
- Rosewood Park: 168 units across four developments with one- to two-bedroom handicap-accessible units:
 - Octave Street.
 - W. Margaret Street.
 - High-Rise.
- Sprucewood Square: 60 units across two developments with one- to six-bedroom units:
 - N. 3RD Ave.

Private Policy

Private policy refers to the way in which non-government entities interact with the housing system. This includes private landlords, leasing agencies, and banks. Despite being non-governmental, private institutions play an important role in the housing process. Analyzing the policies and patterns of private entities provides insight into barriers that may exist to serving certain groups of people.

Mortgage Lending

Mortgage lending is a large industry that has direct impacts on the housing system. Most people wishing to purchase a home must be approved for financing from a private entity, such as a bank. Analyzing the lending practices of banks in the Tri-Cities illuminates trends in borrowing practices and can help identify gaps in the lending system for certain populations.

An analysis of mortgage lending in the Tri-Cities primarily relies on lending data made publicly available through the Home Mortgage Disclosure Act (HMDA) Regulation C. HMDA, enacted in 1975, requires that financial institutions, including banks, savings associations, credit unions, and other lenders, annually disclose mortgage data to the public and regulators to show lending patterns. This data serves various purposes, including determining whether lenders are meeting community housing needs, supporting public officials in investments to encourage development, and identifying potential patterns of discriminatory lending that are illegal under the Fair Housing Act.

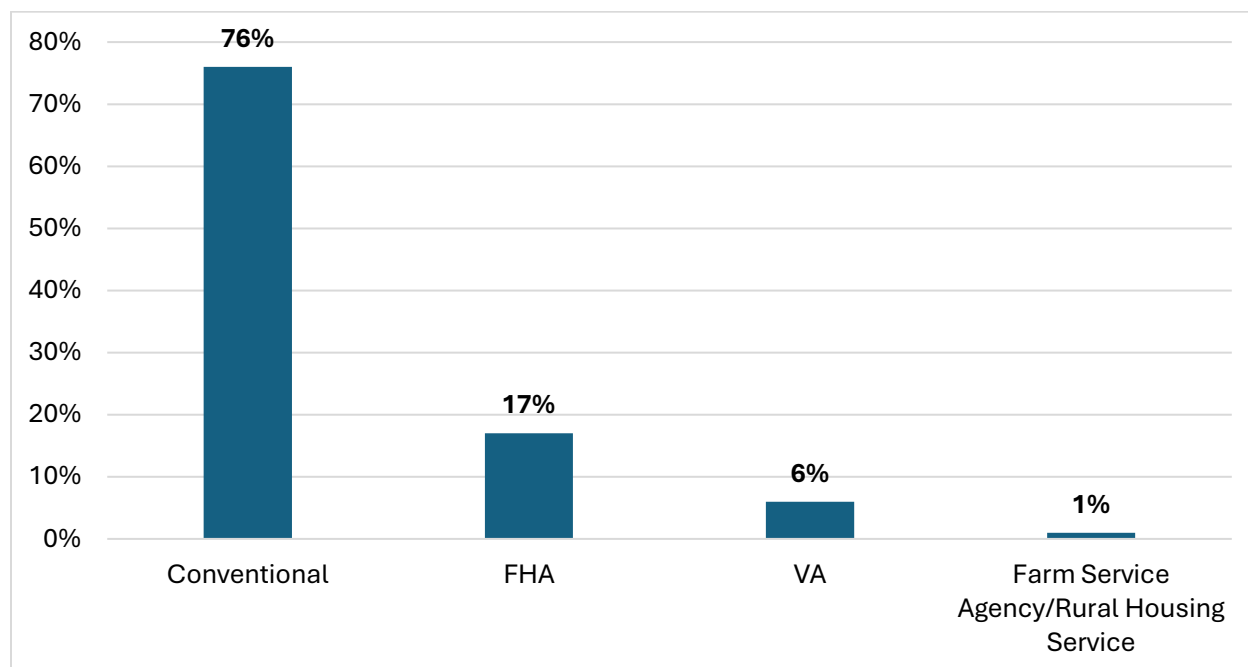
It is important to note that HMDA data alone cannot conclusively identify individual instances of discrimination in lending. Instead, the HMDA analysis aims to explore patterns of discrepancies in lending outcomes and identify areas of concern. If a pattern of discrimination is suspected based

on the data, an in-depth investigation will look at the lending institution's loan data, policies, and practices to determine if discrimination has occurred based on a protected class.

HMDA Overview

In 2023, 9,981 loan applications were reported by financial institutions in the Richland-Kennewick Metropolitan Service Area (MSA) (note: the MSA includes Pasco). Figure 22 displays the different types of loans. Most loans (76 percent) were conventional loans.

Figure 22—Types of Loans



Data Source: 2023 HMDA Estimates.

Across the MSA, 52 percent of loans were used for home purchases. Twenty percent of loans were used for refinancing and 13 percent for home improvement. 94 percent of all loan applicants used the loan for their primary residence, as opposed to a secondary residence or investment property.

HMDA also provides information on the action taken, or status of a loan application. Explanations of the actions are listed below.

- **Loan originated:** The loan application was approved and the financial institution offered credit to the applicant.
- **Loan approved but not accepted:** The loan application was approved but the applicant did not accept the offer of credit.
- **Loan denied:** The loan application was denied.
- **Loan withdrawn by applicant:** The applicant withdrew the loan application before the financial institution made a credit decision on the application.
- **Loan closed due to incompleteness:** The loan application was closed due to lack of information. The financial institution sent the applicant a written notice of incompleteness.

- **Loan purchased:** The financial institution purchased the loan after closing and did not make a credit decision prior to closing.

In 2023, most loan applications were originated (57 percent). Table 34 depicts the loan outcomes for the Richland-Kennewick MSA. 17 percent were denied and 11 percent were withdrawn.

Table 34—Actions Taken on Loans

Action Taken	Percentage
Originated	57%
Approved But Not Accepted	3%
Denied	17%
Withdrawn	11%
Incomplete	4%
Purchased	7%
Other	0%

Data Source: 2023 HMDA Estimates.

Characteristics of Loan Applicants

One method to explore whether barriers to lending opportunities exist in a community is to analyze differences in outcomes by an applicant’s demographic characteristics. Table 35 depicts the race, ethnicity, gender, and age characteristics of loan applicants in the Tri-Cities. The data indicates that most applicants are White (68 percent), with less than 5 percent of applicants identifying as a race other than White. Additionally, 23 percent of applicants identified as Hispanic or Latino, and 29 percent of applicants identified as male while 18 percent identified as female. Finally, the two most common age brackets were 25–34 and 35–44, accounting for 47 percent of loan applicants.

Table 35—Characteristics of Loan Applicants

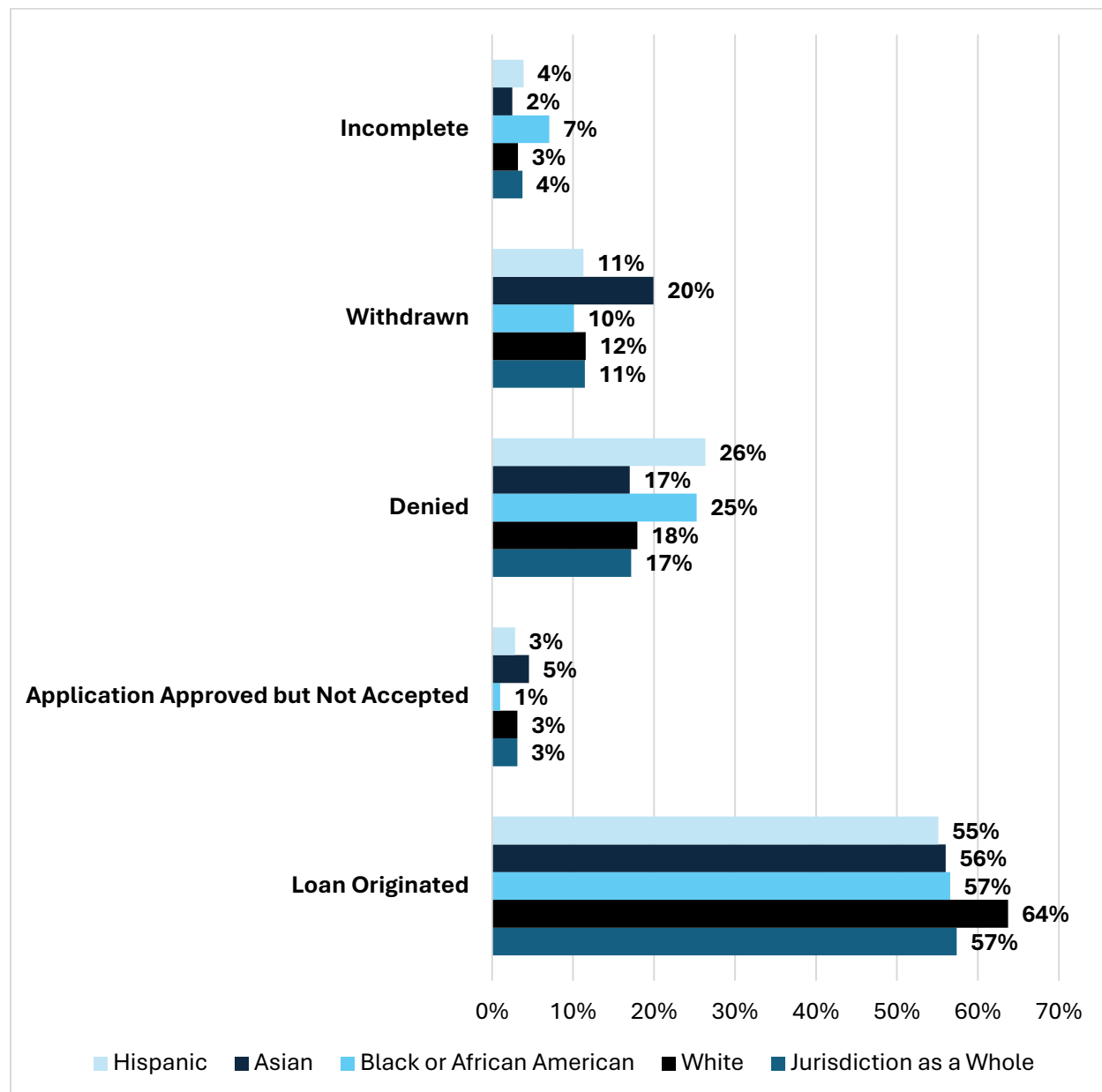
Category	Percentage
Race	-
White	68%
Asian	2%
Black or African American	1%
American Indian or Alaska Native	1%
Native Hawaiian or Other Pacific Islander	0%
Two or More Minority Races	0%
Multiple Co-Applicants with Different Races	3%

Category	Percentage
Race Not Available	25%
Ethnicity	-
Not Hispanic or Latino	53%
Hispanic or Latino	23%
Multiple Co-Applicants with Different Ethnicities	4%
Ethnicity Not Available	21%
Gender	-
Male	29%
Female	18%
Multiple Co-Applicants with Different Genders	39%
Sex Not Available	13%
Age	-
35–44	25%
25–34	22%
45–54	18%
55–64	13%
65–74	7%
<25	4%
>74	3%

Data Source: 2023 HMDA Estimates.

White applicants had the highest loan origination rate at 64 percent. Figure 23 depicts the percentage of loan applications by action taken for race and ethnicity compared to the jurisdiction as a whole. Hispanic households had the lowest origination rate of 55 percent. Asian households had the lowest denial rate at 17 percent, followed by White applicants at 18 percent. Hispanic and Black or African American households had the highest denial rates at 26 and 25 percent respectively.

Figure 23—Actions Taken by Race and Ethnicity

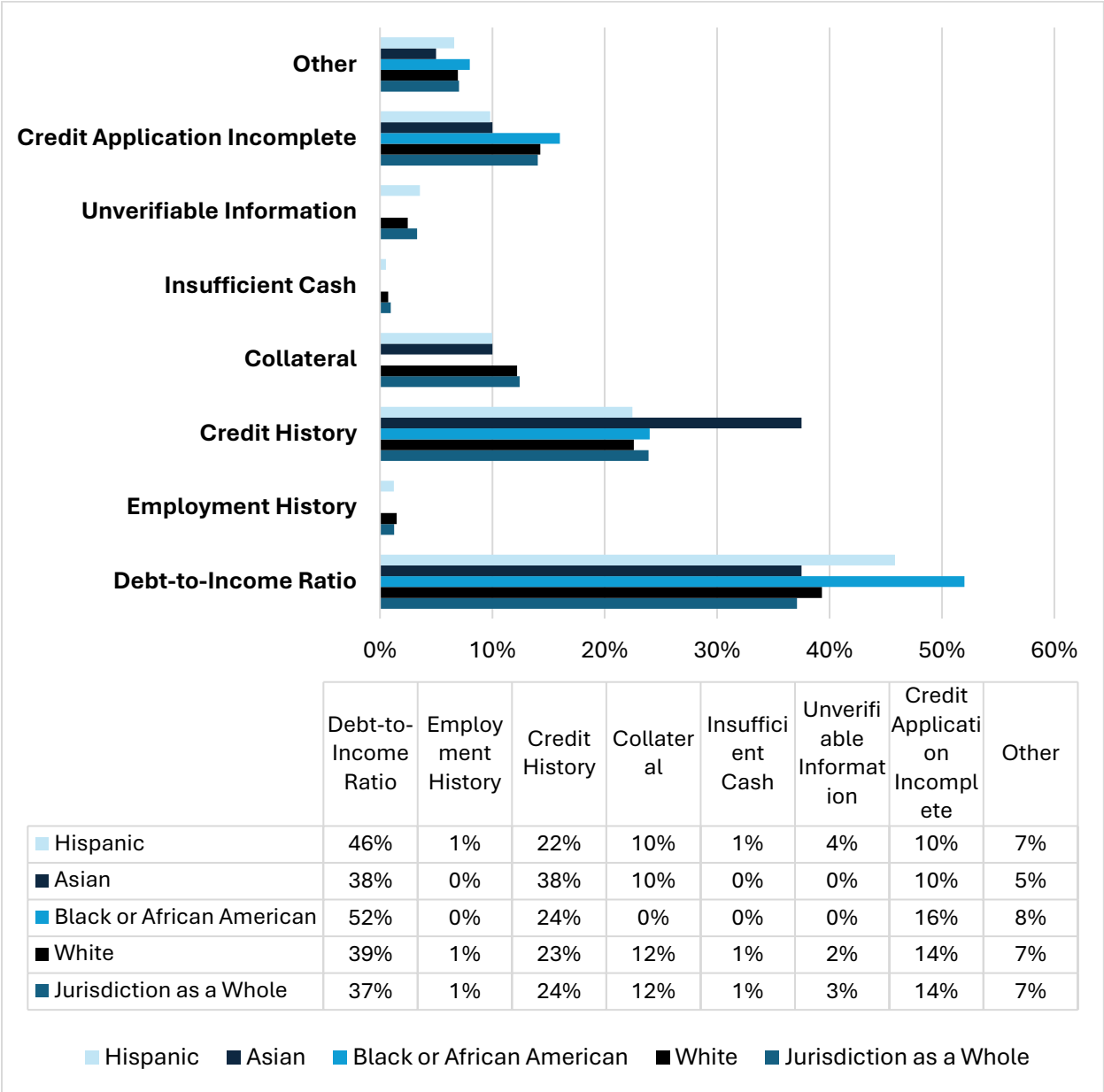


Data Source: 2023 HMDA Estimates.

Loan Denial by Race/Ethnicity

Understanding which communities have higher denial rates of loans provides insight into the needs of homebuyers. In 2023, 1,666 loan applications were denied. The most common loan denial reason was debt-to-income ratio. Figure 25 shows that there was variation in the primary reasons for denial by race and ethnicity. Asian, Black or African American, Hispanic, and White applicants were most likely to be denied because of debt-to-income ratios. Black or African American and Hispanic households experienced the greatest denials of debt-to-income ratios (52 percent and 46 percent respectively). American Indian applicants were most often denied due to credit history, and Native American or Pacific Islander households were most often denied due to collateral.

Figure 25—Denial Reasons by Race and Ethnicity



Data Source: 2023 HMDA Estimates.

Loan Outcomes by Minority Census Tract

As previously described in the Access to Opportunity section, some census tracts within the Tri-Cities have a higher percentage of minority residents living there. HMDA data provides information on the percentage of minority residents living in the census tract where the loan applicant lived. Analyzing patterns in lending outcomes by minority census tract helps communities to better understand the geographic need of homebuyers. This allows the Tri-Cities to tailor better homebuyer programs to meet the needs of all populations.

Table 36 depicts the loan status by minority share in the census tract. As depicted in the table, census tracts with the lowest minority population experienced the highest rate of loan origination (58 percent), while census tracts with the highest minority population experienced the lowest rate of loan origination (49 percent). The reverse is true for denials. High minority census tracts experienced higher rates of denials than low minority census tracts.

Table 36—Actions Taken by Minority Census Tract

Minority Population of Census Tract	Loan originated	Approved but not accepted	Denied	Withdrawn	Incomplete	Purchased	Other
0–20%	58%	3%	15%	12%	4%	7%	0%
20–40%	59%	4%	15%	12%	3%	7%	0%
40–60%	57%	3%	18%	10%	4%	7%	0%
60–80%	52%	3%	21%	12%	4%	9%	0%
80–100%	49%	1%	28%	12%	4%	5%	0%

Data Source: 2023 HMDA Estimates.

Evidence of Housing Discrimination

Overview

Certain groups may face housing discrimination when buying or renting housing units. Housing discrimination can occur at all points in the housing process, including inquiries and applications for rental housing, lease conditions, rental housing renewal, viewing homes for sale, offering to purchase a home, and getting a mortgage. Understanding the nature of housing discrimination in the Tri-Cities allows the community to better respond to resident needs. This section explores themes from consultations with fair housing organizations and reviews complaint data from two different sources. In analyzing fair housing complaints, the Consortium utilized the most recent data available from the HUD Office of Fair Housing and Equal Opportunity and the Washington State Human Rights Commission.

Context from Fair Housing Organizations

Fair housing organizations play a vital role in the community. These organizations often represent residents who believe they have been discriminated against, provide fair housing training, and conduct outreach. As a result, representatives from these organizations can provide valuable context into how residents experience housing discrimination.

During the fair housing planning process, the Tri-Cities consulted two fair housing organizations and one local code enforcement division. Listed below are key themes that emerged from those consultations regarding the fair housing needs of the community.

- Fair housing organizations in the Tri-Cities find that reasonable accommodation for people with disabilities, such as parking, assistance animals, and communication assistance, is their largest service area. This means that there is a need in the community for more accessible housing options and practices.
- Participants noted that migrant workers, immigrants, and people with limited English proficiency are often unaware of their housing rights. Code enforcement utilizes translation services to help reach these populations.
- Organizations emphasize that rising housing costs create financial and legal hardships for their clients.
- Participants recommended fair housing training, testing, and outreach to service organizations, developers, and residents to help promote fair housing knowledge.

Fair Housing Complaints

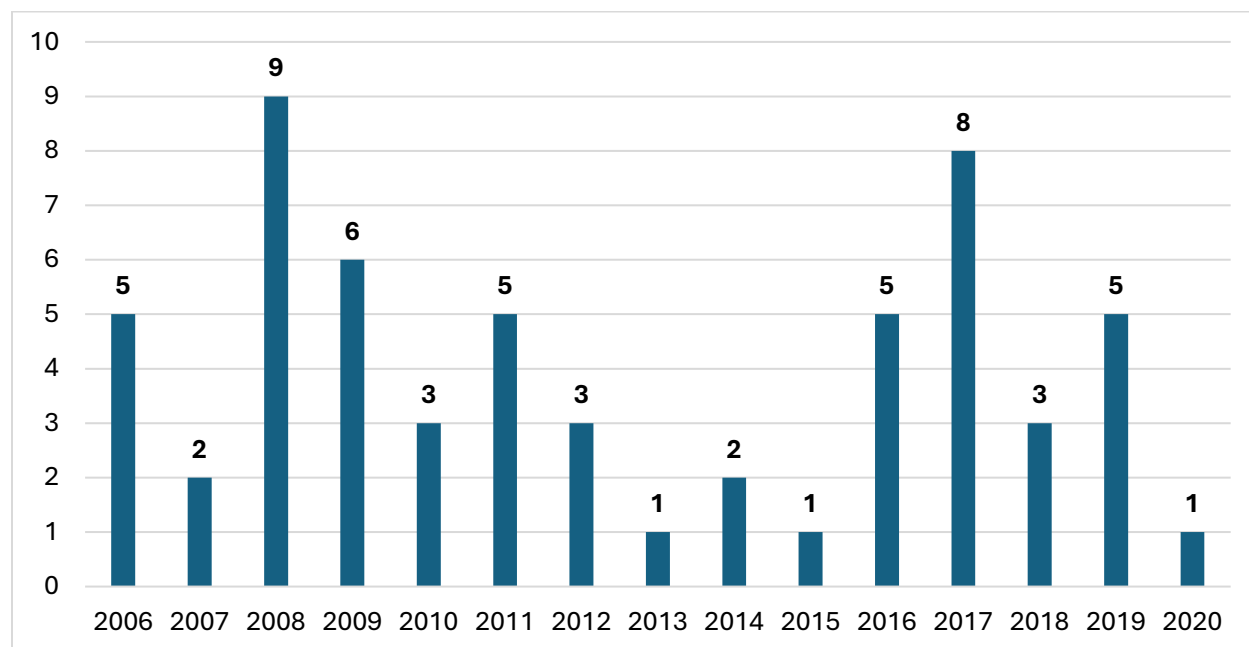
People who believe they have experienced housing discrimination have several avenues to file a complaint. Residents can file a complaint with HUD's Office of Fair Housing and Equal Opportunity Office (FHEO) for allegations of housing discrimination on the basis of a federally protected class. Residents of Washington State can also file complaints with the Washington State Human Rights Commission (WSHRC) regarding discrimination against state or federally protected classes. This section presents the most recent fair housing complaint data from both sources. Analyzing complaint data allows communities to identify trends in fair housing discrimination.

The Office of Fair Housing and Equal Opportunity

HUD provides publicly available data on housing complaints submitted to FHEO since 2006, with the most recent data being for 2020. While HUD complaint data is a useful resource for better understanding the prevalence and nature of housing discrimination in a community, it is often an undercount of instances of housing discrimination because many individuals who experience discrimination or suspect they have been discriminated against do not report it. There are various reasons an individual may not report housing discrimination such as lacking evidence to support their case; fearing retaliation for reporting the event; being unwilling to participate in an investigation; not wanting to bring attention to themselves, the suspected perpetrator, or the incident; not knowing how to file a complaint; not knowing that the discrimination they experienced is a fair housing violation; and more.

FHEO data indicate that from 2006 to 2020, there were 59 complaints filed by individuals for housing discrimination in which the alleged violation took place in either Benton or Franklin Counties (Figure 25). There does not appear to be a trend in the number of cases filed each year.

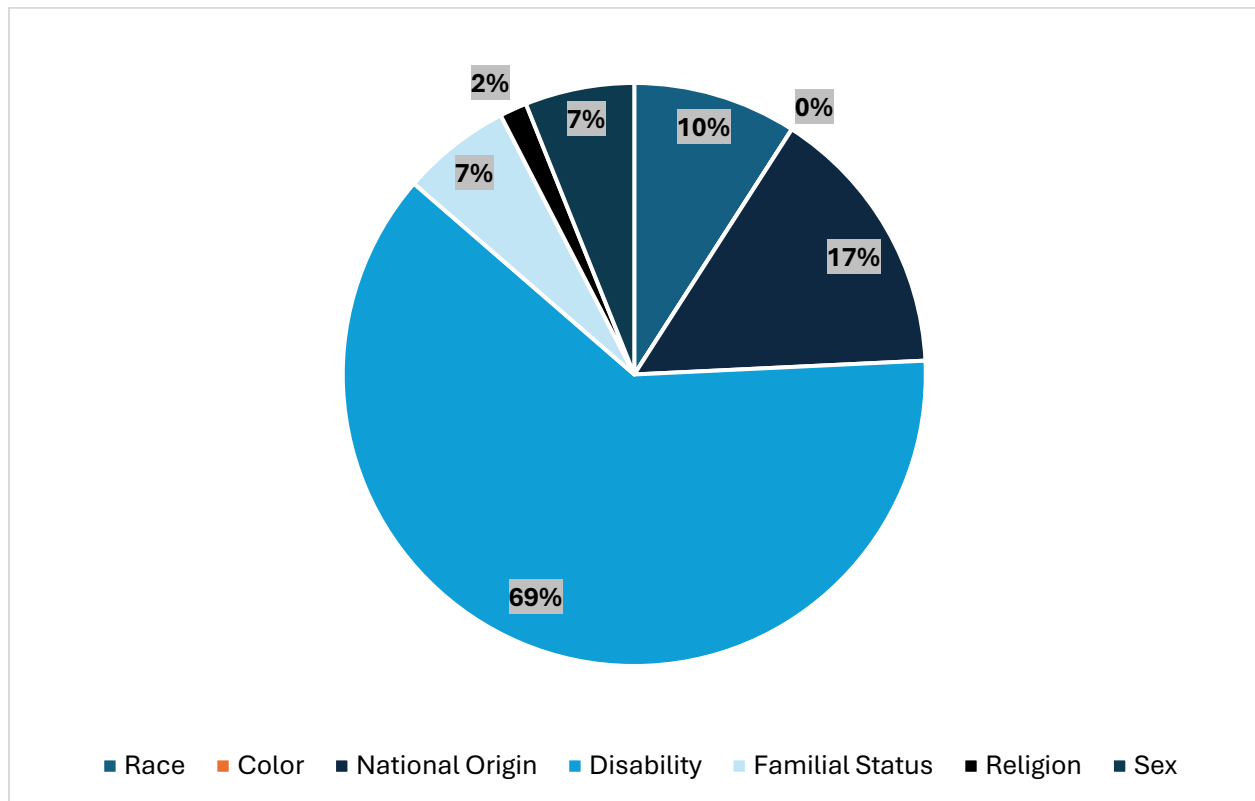
Figure 25—FHEO Filed Complaints by Year



Data Source: HUD Data Catalog (FHEO Filed Title VII Cases).

Of the 59 complaints filed during the time period, 41 (69 percent) were for discrimination on the basis of disability. Figure 26 displays the basis of complaints. Note, complaints can include multiple bases (such as race and national origin). The second most common basis for complaints was national origin, which accounted for 17 percent of complaints.

Figure 26—Housing Complaints by Protected Class



Data Source: HUD Data Catalog (FHEO Filed Title VII Cases).

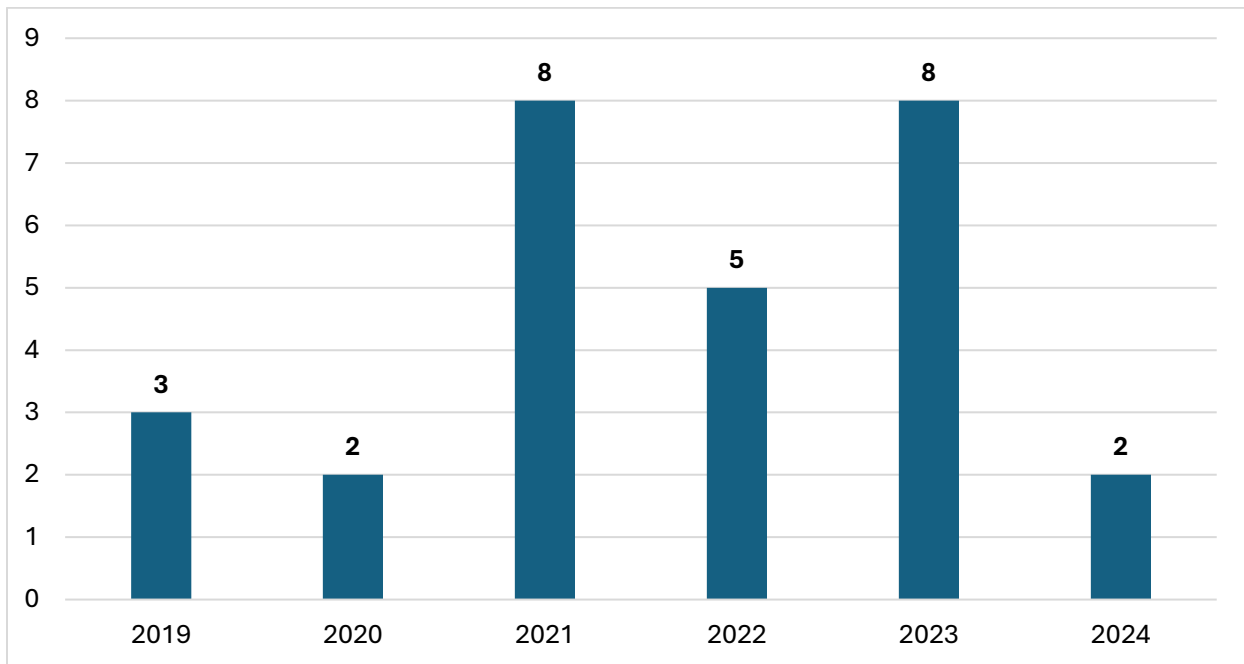
The Washington State Human Rights Commission (WSHRC)

Tri-Cities residents also have the option of reporting alleged instances of housing discrimination to the WSHRC, which works with HUD to process and investigate claims filed both with FHEO and WSHRC.

The Tri-Cities requested data from WSHRC on the number of complaints filed from 2019–2024 and the types of discrimination alleged in each case.

From 2019 to 2024, 28 fair housing complaints were filed by Tri-Cities residents with the WSHRC. Figure 27 depicts the number of cases by year. 2021 and 2023 recorded the highest number of cases, with eight.

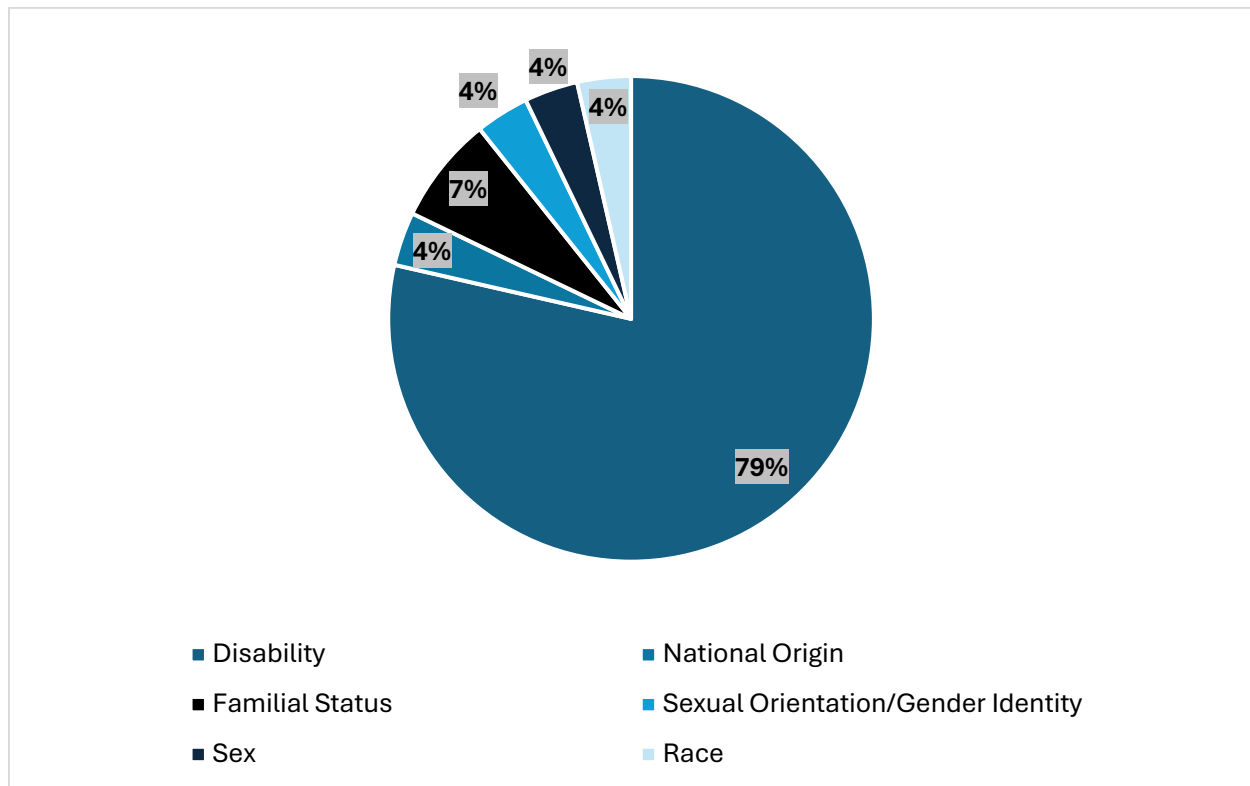
Figure 27—WSHRC Complaints by Year



Data Source: WSHRC Reports (2024).

In a similar trend to FHEO filed cases, most cases (79 percent) were for discrimination based on disability status. Figure 28 displays the basis of complaints. The second most common type of complaint was regarding familial status, which accounted for 7 percent of complaints.

Figure 28—Complaints by Protected Class



Fair Housing Testing and Training

Fair housing testing and training help communities understand gaps in fair housing practices and fair housing laws and regulations. They serve as tools to reduce housing discrimination. Knowing how to use and access these tools equips communities with resources to better confront discrimination and unfair housing practices.

Fair housing testing is provided by organizations receiving Fair Housing Initiatives Program (FHIP) funding from HUD. FHIP organizations help handle fair housing complaints, investigations, and testing. FHIPs send fair housing testers to properties suspected of practicing housing discrimination to uncover information about any potential fair housing issues.

The Northwest Fair Housing Alliance serves the Tri-Cities area and receives FHIP funding. During the fair housing consultation process, the HOME Consortium spoke with a representative from the organization. They noted that the organization has completed fair housing testing in the Tri-Cities.

The Northwest Fair Housing Alliance also offers fair housing training. The organization offers on-demand, in-person, and virtual trainings on several fair housing topics. In-person trainings are also available in Spanish.

Fair Housing Action Plan

Introduction

Through the fair housing planning process, the HOME Consortium gained valuable insight into the housing needs of many groups with certain characteristics. The HOME Consortium identified five primary barriers to fair housing, also known as impediments to fair housing. The Consortium also identified a set of actions to address each barrier and promote affordable, available housing for all residents.

Identified Impediments to Fair Housing

Impediments to fair housing restrict fair housing choice or access to opportunity. Impediments to fair housing can include local segregation, disproportionate housing needs in one section of the population, and documented instances of housing discrimination. Identifying impediments to fair housing allows the Tri-Cities HOME Consortium to explore programs and policies to help encourage fair housing.

The Consortium identified five impediments to fair housing, which are listed below.

Table 37—Identified Impediments to Fair Housing

Impediment	Description/Contributing Factors	Impacted Groups
There is a low supply of affordable housing in the Tri-Cities.	<p>From 2015 to 2020, the number of Tri-Cities residents in unaffordable living situations increased by 2 percent. Stakeholders explained during consultation sessions that there are limited affordable housing options for residents.</p> <p>Low affordable housing supply often means that residents must live in either unaffordable or unsuitable living conditions (such as overcrowding). All residents are affected by a lack of affordable housing, but oftentimes certain groups face additional barriers to securing affordable housing, such as accessibility needs, difficulty navigating the housing system, or intentional exclusion.</p>	All

Impediment	Description/Contributing Factors	Impacted Groups
Affordable housing options often lack accessible features for people with physical disabilities and seniors.	<p>During consultation sessions, stakeholders working with certain populations expressed difficulty in finding physically accessible units for clients. A representative from the KHA noted that most public housing units are not physically accessible.</p> <p>People with physical disabilities, such as wheelchair users, and seniors often have accessibility requirements for housing units. Some examples of accessibility requirements include ramps, grab bars, elevators, wide doorways, and walk-in showers. These modifications make it possible for people with limited physical mobility to reside safely and comfortably in their homes.</p>	<p>People with a disability Seniors</p>
Community members have limited knowledge of their fair housing rights and landlord responsibilities.	<p>In a survey conducted for the Consolidated and Fair Housing Planning process, 42 percent of community respondents indicated that they know how to request reasonable accommodation. In a similar survey, 62 percent of stakeholders believed that Tri-Cities residents were not aware of how to report a fair housing violation.</p> <p>Fair housing reporting and reasonable accommodation requests are important aspects of fair housing. Knowing their rights, responsibilities, and options under the Fair Housing Act equips residents with the knowledge to advocate for their needs.</p>	<p>All</p>
Non-English speakers face barriers to obtaining services and information in their native language.	<p>Data analysis found that from 2017 to 2022, the non-English-speaking population in the Tri-Cities is becoming more diverse. Stakeholders particularly noted Spanish, Ukrainian, and Burmese as very common languages spoken in the Tri-Cities. Stakeholders also noted that they find it difficult to communicate with non-English speakers due to lack of bilingual staff and translated resources.</p> <p>Foreign-born residents often have LEP or speak English as a second language. As a result, they may find difficulty working with service providers, landlords, etc., to find housing.</p>	<p>Foreign-born residents</p>

Impediment	Description/Contributing Factors	Impacted Groups
<p>Certain populations require additional services to ensure they can effectively use transportation systems to get to important places.</p>	<p>Geographically, the Tri-Cities is spread out across two counties, which are separated by a river. Many residents travel between the three cities for work, services, and leisure. Stakeholders noted during consultation sessions that limited public transportation options serve as a barrier to people getting to necessary places.</p> <p>All residents are affected by limited public transportation options, such as inconvenient times and non-direct routes. However, some groups face additional barriers to public transportation usage. For example, seniors and people with disabilities often require on-demand ride services that have accessible vehicles, such as a wheelchair lift. In addition, foreign-born residents may have difficulty navigating the transportation system if materials are not translated into their native language.</p>	<p>People with a disability</p> <p>Seniors</p> <p>Foreign-born residents</p>

Recommended Actions

The Tri-Cities HOME Consortium recognizes that the impediments described in the previous section have impacts on how certain groups find and maintain housing that suits their needs. The Consortium is committed to removing barriers to fair housing. Through the fair housing planning process, the Consortium identified a set of actions to take over the next five years to work toward overcoming the identified impediments to fair housing.

Table 38—Fair Housing Action Plan

Impediment	Strategy	Action Steps	Connection to Impediment
There is a low supply of affordable housing in the Tri-Cities.	The Consortium will continue to partner with housing authorities to explore building more affordable housing.	The Consortium will meet with the housing authorities to discuss new affordable housing developments.	Building additional housing units with affordability criteria, such as income limits, increases the housing supply. Ensuring those units are affordable helps all populations access those units.
	The Consortium will utilize various outreach techniques, such as newspaper, mail, and social media, to promote the Down Payment Assistance Program.	The Consortium will analyze the most effective ways to reach all populations and will explore using those methods to advertise the Down Payment Assistance Program.	Assisting certain groups with homeownership opportunities (e.g., providing down payment assistance) increases the housing options available to those groups. However, these populations must be aware of the program and their requirements. Targeted outreach to populations who may have not otherwise known about the program increases the likelihood of them applying and receiving assistance.

Impediment	Strategy	Action Steps	Connection to Impediment
Affordable housing options often lack accessible aspects for people with physical disabilities and seniors.	<p>Richland and Pasco will utilize various outreach techniques, such as newspaper, mail, and social media, to promote the cities' owner-occupied rehabilitation program.</p> <p>Kennewick will investigate creating a CDBG-funded owner occupied rehabilitation program.</p> <p>The Tri-Cities will investigate utilizing HOME funding for Americans with Disabilities Act rehab projects.</p>	<p>Richland and Pasco will analyze the most effective ways to reach all populations and will explore using those methods to advertise the Owner-Occupied Rehabilitation Program.</p> <p>Kennewick will meet with Richland and Pasco to discuss the steps to start a owner occupied rehabilitation program.</p> <p>The Consortium will have met to discuss logistics surrounding utilizing HOME funding for Americans with Disabilities Act rehab projects.</p>	<p>Many housing units can be modified to be more accessible. For instance, ramps and grab bars can be added to the front of the unit to make the entrance easier to get to. Modifying existing units increases the accessible housing supply. these populations must be aware of the program and their requirements. Targeted outreach to populations who may have not otherwise known about the program increases the likelihood of them applying and receiving assistance.</p>
	<p>The Consortium will explore utilizing local forums to increase knowledge of accessible building standards and community needs among housing developers.</p>	<p>The Consortium will present at one housing developer forum regarding accessible building.</p>	<p>Bringing awareness of accessibility standards and community needs to housing developers allows them to incorporate those elements into their designs. This can increase the number and quality of accessible housing units being developed.</p>
	<p>The Consortium will promote ADU development by advocating for policies and programs that support the housing type.</p>	<p>The Consortium will analyze barriers to ADU development in each of their communities and develop policy and program suggestions to overcome these barriers.</p>	<p>ADUs provide an opportunity to increase the accessible, affordable housing stock. ADUs are often one level, making them easier to navigate for seniors and people with limited mobility. Each city's municipal code outlines the parameters for ADU development. A policy landscape that is amenable to ADUs helps promote their development.</p>

Impediment	Strategy	Action Steps	Connection to Impediment
Community members have limited knowledge of their fair housing rights and landlord responsibilities.	The Consortium will organize and host a fair housing training for organizations working with residents.	The Consortium will host one fair housing training for service providers.	Service providers often have direct contact with certain groups. Equipping staff with fair housing knowledge that is specific to the characteristics of the groups they serve allows them to assist residents with questions and complaints.
	The Consortium will explore hosting a fair housing training for landlords.	The Consortium will meet with a fair housing training organization regarding a landlord training program.	Many people rent their homes. Providing training on leasing, advertising, and property management as it relates to fair housing increases landlords' knowledge and reminds them of their responsibility to abide by fair housing laws.
	The Consortium will explore working with the KHA and the HACPFC to create a fair housing educational program for residents.	The Consortium will meet with the housing authorities regarding an educational program for residents.	Many residents may not know their fair housing rights. They may even be unaware that they are being discriminated against. Informing residents of their rights makes it easier for them to spot when their right to fair housing is being violated.
Non-English speakers face barriers to obtaining services and information in their native language.	The Consortium will continue to work on translating key documents, such as program applications, into other languages.	The Consortium will translate all CDBG- and HOME-related documents into Spanish.	Translating applications, informational materials, and important notices into multiple languages increases the number of non-English-speaking residents able to benefit from programs and services.
	The Consortium will continue to utilize the Language Line to communicate with non-English-speaking residents.	Each city will have a subscription to the Language Line.	The Language Line provides live translation in several languages. Utilizing the Language Line allows city staff to support non-English speakers in person and over the phone. This allows non-English-speaking residents to benefit from in-person programs and services.

Impediment	Strategy	Action Steps	Connection to Impediment
	The Consortium will work with non-profit agencies to understand the barriers and services needed for non-English-speaking residents.	The Consortium will hold one meeting with non-profit agencies working with non-English-speaking residents.	Non-profit agencies work firsthand with non-English-speaking populations. As a result, they likely have a greater understanding of the challenges faced by non-English speakers. Understanding these barriers allows the Consortium to target language and translation services to be most effective.
Certain populations rely on transportation systems, such as pedestrian and public transit systems, to access housing, services, schools, and jobs.	The Consortium will work with community partners, including the transit authority, to implement the goals outlined in their respective Bike-Pedestrian Plans.	The Consortium will implement the goals outlined in their respective Bike-Pedestrian Plans.	Increasing alternate forms of transportation, such as bikes and pedestrian paths, increases the options available to residents to get to important places. Ensuring these modes of transportation are accessible creates new forms of transportation for seniors and people with disabilities.
	Each city will continue to support the free bus pass program for students run by Ben Franklin Transit.	The Consortium will coordinate with Ben Franklin Transit regarding the free bus pass program. The cities will support coordination with non-profits to provide greater access to the program.	Free bus passes ensure that students have a way to get to school and other important places.
	Each city will continue to evaluate crosswalks that need updating to meet visual and auditory accessibility standards.	The Consortium will have a greater understanding of crosswalks that need updating to meet visual and auditory accessibility standards.	Ensuring that crosswalks meet visual and auditory standards improves accessibility. This creates more opportunities for people with disabilities to utilize pedestrian paths.

Appendix

Table 1A—Organizations Consulted

Agency/Group/Organization	Agency/Group/Organization Type	Method of Consultation
Snipes H3	Housing Services—Children Services—Education Services—Employment	Consultation
Richland School District	Services—Education	Consultation
Kennewick School District	Services—Education	Consultation
Fourth Dimension Living	Other—Business Entity	Consultation
Benton Franklin Health District	Services—Health Health Agency	Consultation
Greater Health Now	Services—Health	Consultation
Senior Life Resources Northwest	Services—Elderly Persons Services—Persons with Disabilities	Consultation
Domestic Violence Services of Benton and Franklin Counties	Housing Services—Victims of Domestic Violence	Consultation Survey
Supportive Services for Veterans (Blue Mountain Action Council)	Housing Other—Services—Veterans Services—Homeless	Consultation
Benton County Human Services	Other Government—County	Consultation Survey
Tri-Cities Chaplaincy	Other—Religious Organization	Consultation Survey
OIC of Washington	Other—Services—Veterans Services—Homeless	Consultation
Washington State 211	Services—Homeless Services—Health Services—Education Services—Employment	Consultation
Lutheran Community Services	Housing Services—Children	Consultation Survey

Agency/Group/Organization	Agency/Group/Organization Type	Method of Consultation
	Services—Elderly Persons	
Washington Monitoring	Services—Employment Other—Services—Veterans Housing	Consultation
Sent to Serve	Housing Services—Homeless	Consultation
Habitat for Humanity	Housing	Consultation
Benton Franklin Community Action Connection	Services—Homeless Housing	Consultation
Benton Franklin Council of Governments	Regional organization	Consultation
Tri-Cities Regional Chamber of Commerce	Business Leaders Regional Organization	Consultation
Tri-Cities Development Council	Regional Organization Planning Organization	Consultation Survey
Visit Tri-Cities	Regional Organization Planning Organization	Consultation
Port of Benton	Other Government—Local	Consultation Survey
Benton and Franklin Counties Human Services Department	Services—Children Continuum of Care Services—Persons with Disabilities	Consultation
Lourdes Behavioral Health	Services—Health Services—Homeless	Consultation
Pasco Public Works Department	Other Government—Local	Consultation
Pasco Parks and Recreation Department	Other Government—Local	Consultation
Richland Public Works Department	Other Government—Local	Consultation Survey
Ben Franklin Transit	Planning Organization Regional Organization	Consultation Survey
Kennewick Community and Development Services Department	Other Government—Local	Consultation Survey

Agency/Group/Organization	Agency/Group/Organization Type	Method of Consultation
Richland Community and Development Services Department	Other Government—Local	Consultation Survey
Pasco Community Development Services Department	Other Government—Local	Consultation
Ben Franklin Legal Aid	Service—Fair Housing	Consultation
City of Pasco Code Division	Other Government—Local	Consultation Survey
Northwest Fair Housing Alliance	Service—Fair Housing	Consultation Survey
Communities in Schools of Benton-Franklin	Services—Education	Survey
Grace Clinic	Services—Health Services—Persons with Disabilities	Survey
Support, Advocacy & Resource Center	Services—Victims of Domestic Violence	Survey
Benton Rural Electric Association	Regional Organization	Survey
Retter & Co. Sotheby's	Business Leaders	Survey
Elijah Family Homes	Housing	Survey
Northwest Justice Project	Service—Fair Housing	Survey
Ziply Fiber	Business Leaders	Survey
Housing Authority of City of Pasco and Franklin County	PHA	Survey
My Friends Place	Services—Homeless Services—Children	Survey
The Arc of Tri-Cities	Services—Persons with Disabilities	Survey
Benton-Franklin Juvenile Court	Other Government—Local	Survey

Table 2A—Other Federal Regulations Regarding Fair Housing

Federal Law/Regulation	Brief Description
Title VI of the Civil Rights Act of 1964	Title VI prohibits discrimination against any person on the basis of race, color, and national origin in programs and activities that received federal funding.
Age Discrimination Act of 1975	This Act prohibits discrimination on the basis of age in programs and activities that receive federal funding.
Violence Against Women Act of 1994	The Violence Against Women Act provides housing protections for people who have previously or are currently experiencing domestic violence, sexual assault, dating violence, or stalking and are applying for or living in housing units that receive federal funding.
Equal Credit Opportunity Act of 1974	This Act prohibits discrimination on the basis of race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or good faith exercise of any rights under the Consumer Credit Protection Act. Creditors must also provide applicants with the reasons they were denied credit, if it is requested.
Consumer Credit Protection Act Of 1968	This Act provides protections for consumers from creditors, banks, and credit card companies by requiring the full disclosure of the terms and conditions of finance charges in credit transactions and offers to extend credit.
Home Mortgage Disclosure Act (1975) (“HMDA”)	This Act requires that many financial institutions maintain, report, and publicly disclose information about mortgage loans.
Section 1031 Of Dodd-Frank Wall Street Reform and Consumer Protection Act (2010) (“Dodd-Frank”)	Section 1031 of the Dodd-Frank Act provides protections for consumers by allowing the Consumer Financial Protection Bureau to prevent individuals or service providers from committing unfair, deceptive, or abusive acts or practices under federal law in connection with consumer transactions for financial products or services.
Executive Order 11063: Equal Opportunity in Housing (1962)	This Executive Order prohibits discrimination on the basis of race, color, creed, and national origin in the sale, leasing, rental, or other disposition of properties owned or operated by the federal government or provided with federal funding.
Executive Order 12892: Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing (1994)	This Executive Order requires federal agencies to affirmatively further fair housing in their programs and activities and tasks the secretary of HUD with coordinating efforts to affirmatively further fair housing.
2016 Equal Access Rule	This regulation states that HUD-funded homeless service providers must shelter clients in a shelter or facility that aligns with their gender identity and that clients not be isolated or segregated based on gender identity.