

City of Plano

WORKFORCE HOUSING STUDY

The Buffington Report



December 2006

Dedication

The City of Plano Workforce Housing Study is dedicated to the memory of Bob Buffington, former Neighborhood Services Manager, whose leadership and commitment to providing a broad range of housing opportunities in the community were instrumental in the formation of this study. Mr. Buffington died on September 22, 2006 and was unable to participate in the completion of this project. It is the sincerest hope of all participants that it meets his expectations.

Workforce Housing Study

Adopted December 11, 2006, Resolution No. 2006-12-14

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Introduction

Background

The workforce housing study was initiated in response to a recommendation in the Plano City Council's "2005 Strategic Plan," Plano's jobs-housing balance, a related issue, is also a topic that received some discussion in the Housing Element of the Comprehensive Plan. This study considers "workforce housing" as a critical element of the community's economic vitality; and includes actions that the City of Plano could take to accommodate the provision of suitable housing for persons who are and will be employed by businesses located in Plano as well as government entities.

In early 2006, the Transition and Revitalization Commission (TRC) began working with city staff to develop an understanding of the various issues relating to workforce housing, its significance to Plano, and possible solutions. In the summer of 2006, the commission presented its initial findings to the Planning and Zoning Commission and City Council. Utilizing the input of those two bodies, the commission developed a series of recommendations and proposed implementation steps, which are included in this report. The text which follows defines and analyzes the issues, describes and evaluates solutions that have been utilized by other communities to address housing affordability, and provides a framework for developing programs that are most appropriate for Plano.

Definition

Workforce housing is defined as housing that it is affordable to those workers earning between 80% and 120% of the area median income (often these are the service workers essential to any community such as police officers, firefighters, teachers, government and retail workers). This group is distinct from those defined as "low-moderate income" whose salary is at or below 80% of area median income. Federal housing assistance programs typically address households in this category.

In order for communities to remain economically viable, there must be an adequate supply of housing in proximity to employment, public transportation, and community facilities such as public schools. The housing stock must include affordable for sale and rental units. Ideally, housing should be available at prices, sizes and in locations suited to the labor force in a community; when it's not, an imbalance is said to exist.

The availability of workforce housing directly impacts a city's ability to attract and retain an adequate, stable and skilled labor pool at competitive wages. This in turn affects the ability of a community to attract and retain businesses. If suitable housing is not available, employers may decide that it is not cost effective to locate in a particular community.

Context

The Big Picture

Affordability remains the biggest housing challenge nationwide. Approximately 33 million households (31% of the total) are housing burdened. This means that they are spending more than 30% of their household income on housing (including utilities). However, these statistics may actually understate the true magnitude of the housing affordability problem because they do not capture the tradeoffs people make to hold down their housing costs:

- a. Families that are housing burdened compensate by reducing expenditures for other essentials such as food, clothing, and healthcare.
- b. Commuting is also a common strategy for working families to cope with high housing costs. When the cost of transportation is considered together with the cost of housing, the percentage of working families paying more than half their total expenditures increases five-fold from 8.3% to 44.3%.
- c. Families that are housing burdened often compensate by living in inadequate conditions such as overcrowded homes or substandard structures.

Sources: *Housing Challenges*¹ and *Something's Gotta Give*²

Further, there are some national and regional trends that impact housing decisions and needs:

- a. The DFW region is projected to grow from 5.1 million in 2000 to 9.1 million in 2030.
- b. This growth is expected to have significant impacts on congestion levels and travel time to and from work. Travel time will be adversely affected by increased traffic volumes as the region continues to grow.
- c. Nationally, home prices and rents have outpaced wage growth.
- d. As Plano's population grows older and more diverse, housing needs are changing. The housing preferences of the fastest growing population segments differ from the preferences of past home buyers and renters.
- e. Minority, single-person, single-parent, and female-headed households are making up larger shares of the housing market than ever before.

¹ *The State of the Nation's Housing – 2005*; The Joint Center for Housing Studies of Harvard University

² *New Century Housing* – Center for Housing Policy

What is the situation in Plano?

Even though the data is imperfect, what is available appears to support the assertion that there is a gap between the housing supply in Plano and the housing needs of our workforce. Considering the available data as well as regional growth and economic trends, the TRC does think that it would be appropriate to develop some strategies to help ensure that critical housing needs in our community are met. Opportunities for building additional affordable housing units are limited and lie primarily in existing and future urban centers. The approach that seems to be most feasible is to preserve and enhance our existing housing stock and to ensure that the homes in our community that are affordable to the “workforce” are safe, energy efficient, and appealing to the modern buyer.

Plano Housing Data

- a. Median per capita income in Plano is \$43,000 (making the 80% to 120% range: \$34,400 to \$51,600). (Source: U.S. Department of Housing and Urban Development)
- b. A salary of \$34,400 would allow someone to purchase a house costing up to \$103,000 and a person earning \$51,600 to purchase a home costing up to \$155,000).
- c. Homes in these price ranges are disproportionately located in the eastern part of Plano.
- d. These more affordable homes also tend to be older homes and therefore they generally have heavier maintenance burdens and lower levels of energy efficiency.
- e. 18.2% of Plano ownership households spend 30% or more of their income on housing (Source: 2000 US Census).
- f. 30.3% of Plano rental households spend 30% or more of their income on housing (Source: 2000 US Census).
- g. A major portion of Plano’s employment base is located in western Plano away from the affordable housing and with limited mass transit access.

**Additional data is provided in Appendix A (Note: While there is salary data for Collin County and household income for people living in Plano; specific salary data for those employed in Plano is not currently available.)

Strategies and Tools Utilized by Other Cities

There is no one solution to “fix” the problem; but there are a variety of strategies that, over time, can have a positive impact. The most successful communities employ a variety of strategies and are flexible enough to adjust to changing political and fiscal environments. Some of the more common approaches are discussed below.

- a. **Preservation of existing affordable units** - This strategy focuses on the preservation of older market-rate owner-occupied and renter-occupied housing, much of which is affordable to low and moderate income households. Disinvestment and physical deterioration are removing some of these affordable units from the supply. Newly constructed units tend to serve the upper end of the rent and ownership spectrum and therefore do not effectively replace these more moderately priced homes.
- b. **Increasing sustainability and energy efficiency** - Integrating basic building (and renovation) strategies that consider easy access to jobs to minimize commuting, building orientation, water and energy efficient appliances, and appropriate landscaping can help make housing more affordable by increasing savings on transportation, operational, and maintenance costs.
- c. **Land Banking** - One of the main issues for affordable housing production is the diminishing supply of vacant land available to prospective developers. Anecdotal information from local affordable housing developers indicates that it is becoming increasingly difficult to secure sites for new affordable housing projects. A land banking program would acquire unimproved sites that are appropriate for affordable housing and holds them long-term so that they are available when needed. Ultimately, land bank sites would be sold at a discount to non-profit or for-profit developers to build affordable housing projects.
- d. **Community Land Trusts** - A Community Land Trust (CLT) is a private, nonprofit corporation created to provide secure, affordable access to land and housing for community members. CLTs generally focus on meeting the housing needs of those not served by the market. A CLT typically purchases and holds land while selling the structure along with a long-term lease on the land (typically 99 years). This strategy creates affordable housing by minimizing the cost of land.
- e. **Housing Trust Fund** - Housing trust funds are distinct funds established by cities, counties, and states that permanently dedicate a source of public revenue to support the production and preservation of affordable housing.

Housing trust funds can support a variety of housing activities including new construction, preservation of existing housing, emergency repairs, housing-related services, and capacity building for nonprofit organizations.

-
- f. **Mixed Land Uses** - Consider amending land-use provisions of zoning districts to allow mixed uses. Areas zoned for commercial uses may not allow any type of residence in the zone. Yet, a residential unit positioned over street-level retail or office space can be a very appropriate and convenient land use. Review all zoning classifications for the purpose of ensuring that compatible land uses are not specifically excluded. This will involve education and awareness efforts to change the culture of exclusionary zoning.
 - g. **Accessory Units** - Sometimes referred to as “granny-flats” or “mother-in-law” units, accessory units are small apartment-like units added to single-family homes typically intended as a low-cost apartment for single-person occupancy. Allowing accessory units in an otherwise low-density single-family neighborhood is frequently more palatable to the existing residents than encouraging development of large apartment complexes to accommodate the demand. An important issue related to the accessory units is that of parking. Opposition may center on concerns that the single family character of the neighborhood would be altered with the addition of these units.
 - h. **Home Occupation Regulations** - Living and working in the same place is probably the ultimate job/housing balance. Regulations regarding home occupations could be reviewed by for the purpose of expanding the variety of occupations that can be conducted out of the home while maintaining the nature and tranquility of the neighborhood. The review should focus on modifying restrictions that are unduly restrictive and the review may want to even encourage telecommuting. **Note: With regard to home occupations, Plano’s existing regulations are already quite generous.**
 - i. **Live/Work Units** - Live/work housing units are specifically designed and built to accommodate a business office in the home. Typically this arrangement may involve a separate entrance and off-street parking.
 - j. **Inclusionary Zoning** - Inclusionary housing programs require developers to include some number (or percentage) of the units in a newly developed subdivision to be sold at a price that is affordable to lower income families. Typically the developer is allowed an increase in density to reduce the per-unit cost of site development and thereby partially or completely compensate the developer for selling the set-aside moderate-income units at a price below cost.

A basic requirement of the inclusionary zoning is that the lower-cost homes be indistinguishable from the market rate homes. **Note: Texas does not currently allow inclusionary zoning. The only time we could require the inclusion of affordable units would be when the city is participating as a partner in a project. For example, as part of a development partnership the city might be upgrading infrastructure or selling land, then the provision of affordable housing might be included as part of the development agreement.**

Linkage Programs

A linkage program would require a major development (one that will attract a sizeable workforce) to provide or procure housing for the portion of the workforce that can not be housed by the existing supply. The term “local” would typically apply to a 10-mile or 20-minute commute distance from the development. The number and price range of the required units would be based on a projection of the future workforce broken down into income categories and a comparison of the new demand for housing with the existing and planned available inventory. The difference between the number of units that will be available and the projected new demand represents the need that the developer must meet. For example, a city might only have 800 houses available in a given range. A new employer bringing 1,000 new jobs to an area could be required to develop the additional 200 homes required to house their employees. **Note: Few cities in the U.S. have official linkage programs. Those that do include: Boston (MA), Cambridge (MA), San Diego (CA), San Francisco (CA), Sacramento (CA), Berkeley (CA), and Seattle (WA). This is not a likely scenario in Plano because there is not much land available and Texas is very strong on property rights.**

Recommendations

Findings

Although it is difficult to quantify the extent to which Plano’s housing stock is out of balance with the workforce housing requirements of its employment sector, it is clear that Plano’s continued economic vitality and success will be linked to its ability to ensure the existence of a reasonably priced residences for persons in the range of 80% to 120% of the area’s median income. If housing in these ranges is not available or is dated and/or in poor condition, some employers might choose to move to locations where their employees can more readily find acceptable housing within a reasonable commuting distance from work.

Much of the residentially zoned land in Plano is developed and therefore opportunities to provide additional new housing are extremely limited. Urban Centers may provide some opportunities to add to our stock of workforce housing, particularly rental properties, but Plano’s ability to meet the needs of households within this income range rests primarily with existing housing in older neighborhoods as opposed to the construction of additional housing units.

The focus on existing homes and neighborhoods will also help achieve some additional goals, already established by the City Council, which are to stabilize Plano’s neighborhoods, maintain property values, and improve Plano’s ability to compete with other cities for businesses and residents.

Goals

The Transition and Revitalization Commission developed the following recommendations and implementation steps focused on three main goals:

- a. Ensure an adequate supply of workforce housing to meet the needs of those employees working in Plano earning between 80% and 120% of area median income.
- b. Preserve and enhance Plano's existing neighborhoods and housing to ensure they remain attractive and functional to meet the needs of a modern lifestyle.
- c. Urban Centers may provide an opportunity for the city to require workforce housing as a part of agreements to upgrade infrastructure.

Programs for Consideration

Housing Trust Fund

A housing trust fund is simply a dedicated revenue source established to meet the housing needs of a community. Most federal housing resources are focused on low-moderate income buyers (those earning 80% of area median income or below). This often leaves a void where those in the 80% to 120% range fall. For this reason, the TRC suggests that it may be necessary for the City of Plano to take the lead in this regard.

This could be accomplished by establishing a housing trust fund, which would create a dedicated source of revenue to encourage households within the workforce category to purchase, rehabilitate, and/or renovate Plano's existing stock of older homes. Without such incentives, many prospective homebuyers are likely to opt for newer homes in other cities that are less costly to purchase, require less additional investment following purchase, and have substantially lower energy costs.

Potential home buyers may need assistance in one or more of the above categories in order to purchase the home; address major repairs that affect the structural integrity, safety and energy efficiency of the home (i.e. - new roof, foundation stabilizing, electrical rewiring, and heating and air conditioning upgrades); and to complete renovations to modernize a home (i.e. - add a second or third bathroom, update the kitchen with new appliances and countertops, or replace older style wall and floor coverings).

Assistance through a housing trust fund could also encourage existing residents to stay in their home and in Plano by making it possible for homeowners to rehabilitate and/or renovate their home.

Information Clearinghouse

Collect and distribute relevant housing program information from all sources to help people take better advantage of existing housing programs. People considering the purchase of a home or reinvestment in an existing home in Plano are often unaware of the options available to them. Plano should develop a “clearinghouse” of one-line information, brochures, and other resources to help existing and future residents find and utilize available housing programs. For example, we could provide information about the Texas Department of Housing and Community Affairs Texas Professional Educators Home Loan Program.

Design Book

A Design Book could be developed to provide ideas to residents for the renovation, reorganization, and modernization of their homes to better meet the needs of today’s lifestyles.

Employer-Assisted Housing

The City of Plano should explore the possibility of creating an Employer-Assisted Housing Program for City of Plano employees. This program could serve as a model for other area employers.

Alternative Financing Means

The City of Plano should explore partnerships with local lending institutions that may further the city’s effort to preserve and enhance the supply of workforce housing. The federal Community Reinvestment Act (CRA) of 1977 encourages financial institutions to meet the specific needs of the localities that they serve. Banks receive CRA ratings from federal examiners based on their meeting of certain criteria including the provision of services for income ranges representative of the entire community.

It may be possible for the City of Plano to help local lending institutions improve their CRA ratings by reducing down payment costs or lowering interest rates for qualified households in the workforce income range. The details of such programs and the extent to which they address Plano’s workforce housing needs is difficult to determine at this time; however, such alternative financing approaches should be part of an overall package of workforce housing incentives.

Urban Centers Projects

The City of Plano should consider the potential for creating additional workforce housing as future Urban Center projects are developed. Such a partnership may create the opportunity to require the inclusion of workforce housing, in a mixed-use environment, in exchange for city participation in other aspects of the projects, such as infrastructure upgrades.

Implementation Steps

Based on the above recommendations, the City of Plano should take a series of proactive steps to implement an effective and comprehensive workforce housing program including:

- a. **Explore the creation of a Housing Assistance Program for City employees that could serve as a model for other employers and show the city's commitment to workforce housing.** This program should be focused on employees that are part of households within the 80% to 120% range of the area's median income and be targeted toward older neighborhoods where reinvestment is most needed. This program should be carefully monitored and the lessons learned from it should be used in the development of other programs.
- b. **Work with federal, state, and local officials to develop an information clearinghouse that can be part of the City's website and develop a series of informational brochures that can be distributed through various means.** This clearinghouse should be combined with a comprehensive public awareness and promotional program aimed at the targeted income categories and neighborhoods. The program should also be coordinated with local realtors and lending institutions.
- c. **Conduct a detailed financial and legal analysis of the necessary components of a housing trust fund and determine if it is a program worthy of investment by the City of Plano.** Although the housing trust fund approach appears to have the greatest potential for becoming an effective and beneficial workforce housing program, there are number of complicated issues that will need to be addressed before it can be undertaken. Based on state statutes, it will not be possible to use bond monies for this program because the city cannot legally use its own credit to lend money to others. Funding for such a program will need to come from the city's general fund or through a special fee program established for this purpose.

The initial amount of funding would depend on the number of households to be served by the program. It is likely that the amount of yearly expenditure on the trust fund could be reduced as loan payments were made over time and it could theoretically become a revolving fund.

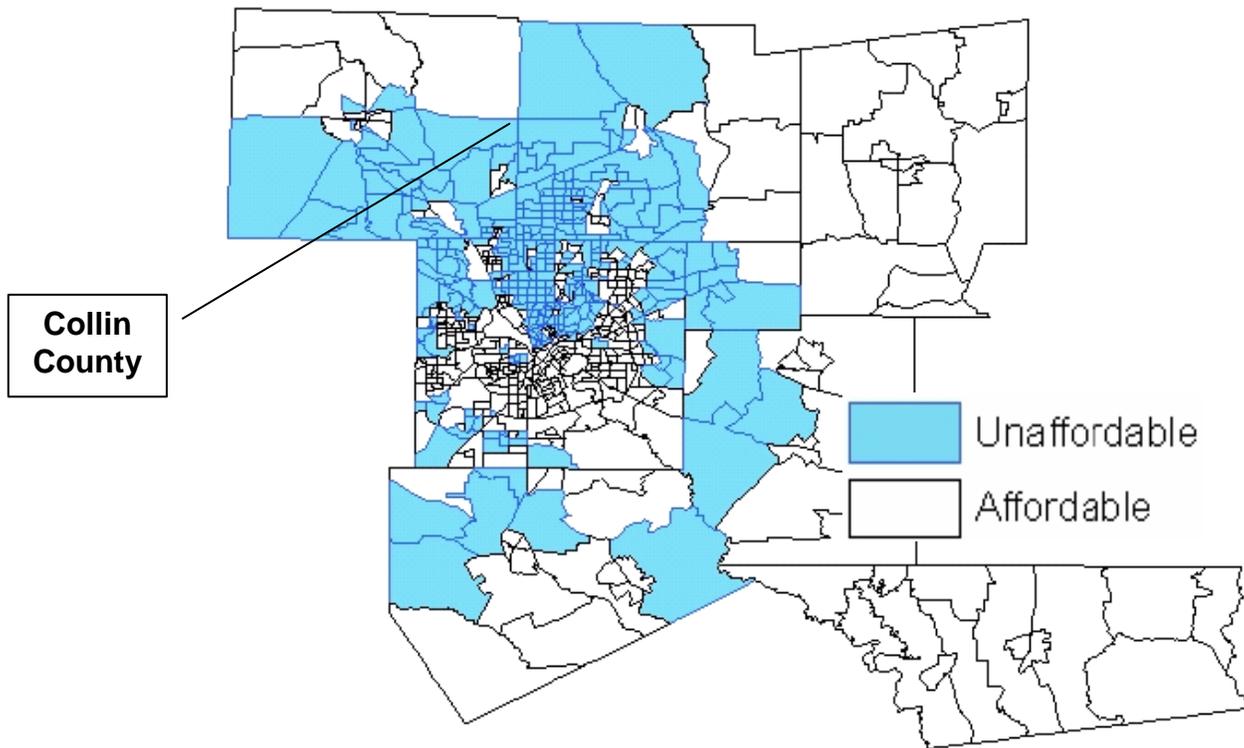
Based on an average loan amount of \$35,000 for rehabilitation/renovation and \$5,000 for down payment/closing costs, the table below depicts some scenarios for the trust fund. For example, in Scenario 1, if a Housing Trust Fund was created with \$1,000,000 in funding, 25 households could receive rehabilitation or renovation loans and 25 households could receive down payment assistance.

Scenario	Total Funds	Rehabilitation/ Renovation	Number of Households	Down Payment	Number of Households	Total Number of Households
1	\$1,000,000	\$875,000	25	\$125,000	25	50
2	\$1,500,000	\$1,330,000	38	\$170,000	34	72
3	\$2,000,000	\$1,750,000	50	\$250,000	50	100
4	\$2,500,000	\$2,170,000	62	\$330,000	66	128

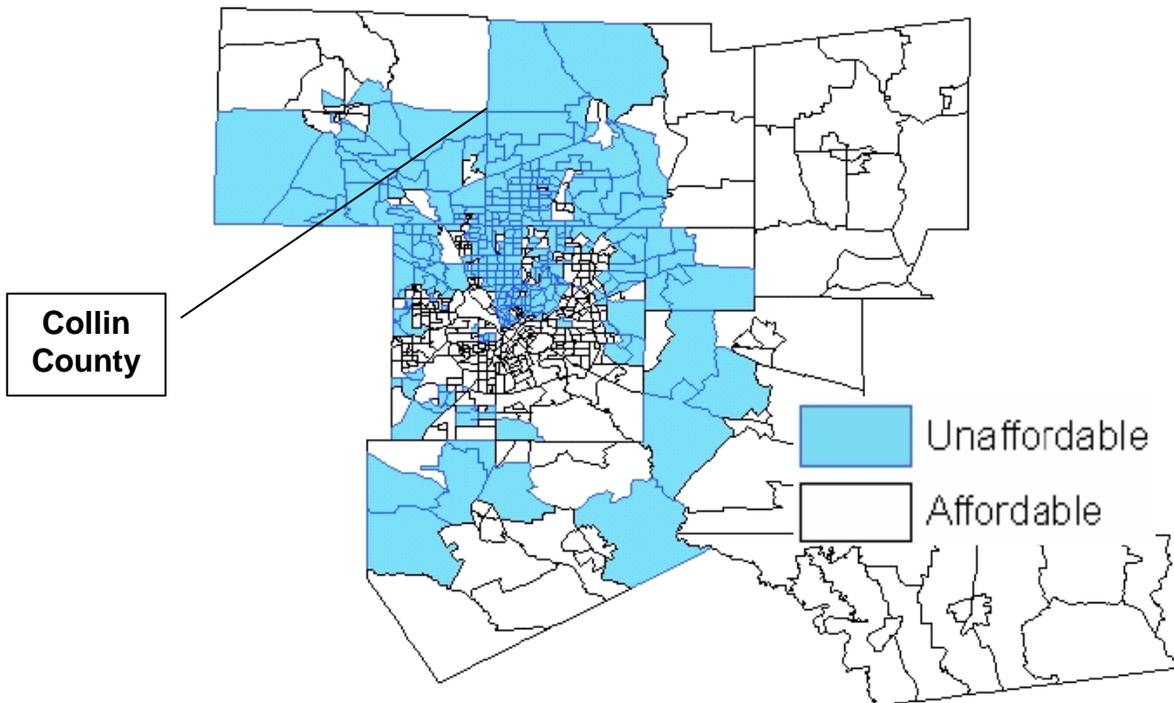
The above scenarios could easily be adjusted to focus more funding on down payments and closing costs as well as to serve more households, but such details will need to be determined as part of the suggested analysis.

- d. **Continue to investigate other financial options, particularly those focused on local lending institutions.** Link these to a, b, and c to create a comprehensive workforce housing program. The city should work with local lending institutions to determine their interest in participating in programs aimed at improving the opportunities for households in the workforce income range to locate housing in Plano. Incentives such as improving CRA ratings should be considered as part of this effort.
- e. **Investigate the City's ability to include requirements for workforce housing in projects involving city participation in infrastructure improvements to accommodate new or re-development.** In some areas, urban centers may require infrastructure upgrades. This may be particularly true in the case of sanitary sewer lines which were sized to accommodate non-residential development. The City may determine that its participation is necessary to facilitate the proposed development. In return for its participation, the city should consider requiring a portion of the residential units be dedicated to persons in the workforce income range.
- f. **Issue a report in six months defining the various program elements, recommended funding amounts for loans and/or grants, associated administrative costs, and proposed fund sources.** Staffs from the appropriate departments are requested to work together to develop a comprehensive program including alternative funding levels and projected results for evaluation by the City Council.

Tracts Affordable to Teachers in Dallas, Texas

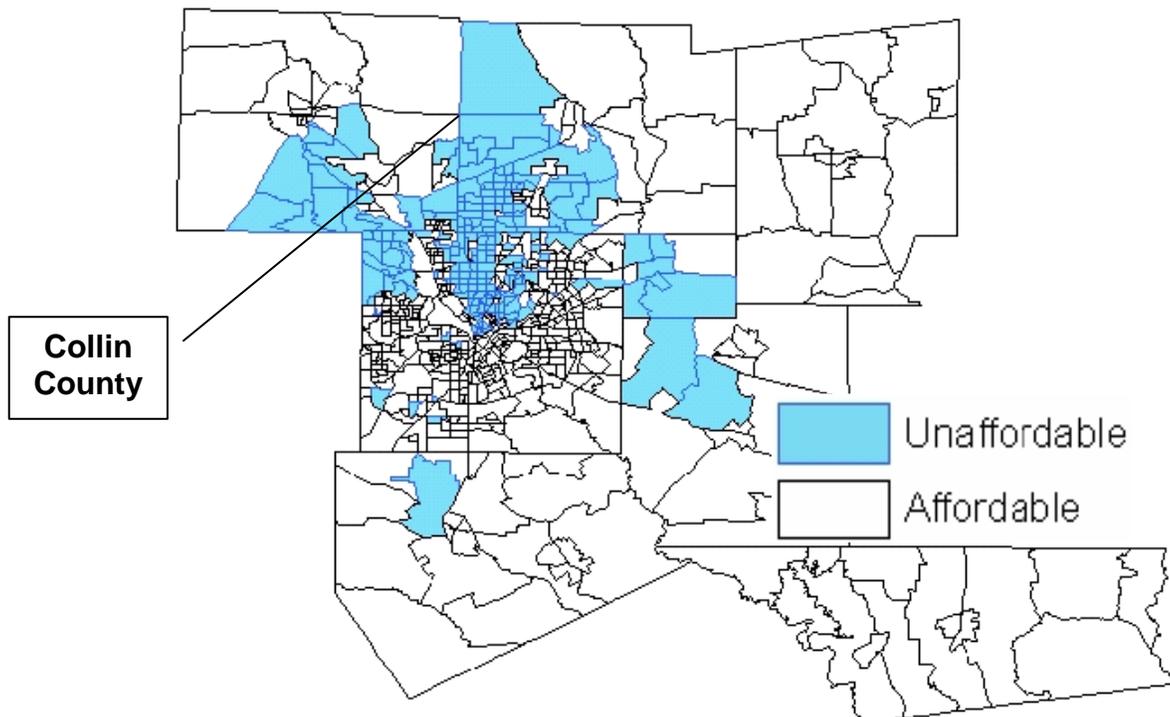


Tracts Affordable to Police Officers in Dallas, Texas

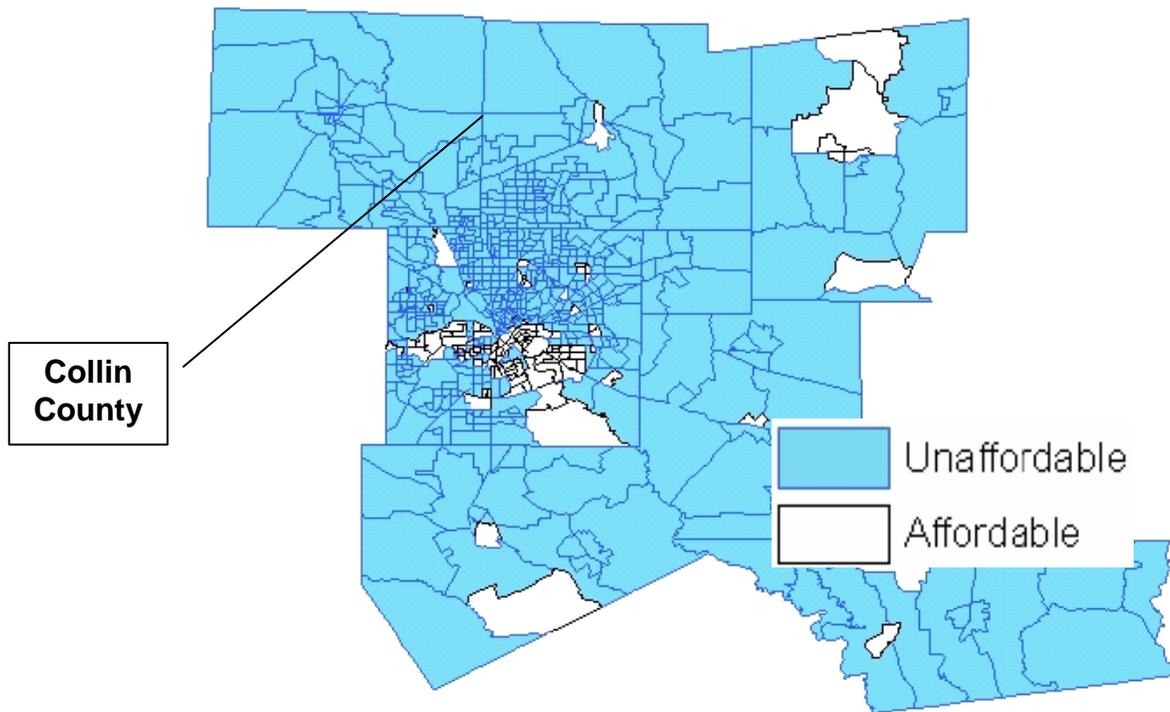


Source: 2000 US Census

Tracts Affordable to Nurses in Dallas, Texas



Tracts Affordable to Sales Persons in Dallas, Texas



Source: 2000 US Census

Workforce Housing Summary Statistics

Commute Data (Source: North Central Texas Council of Governments)

Where people who <i>WORK</i> in Plano live and how they travel								
Place of Residence	Workers	Percent of Total Workers	Travel Time (minutes)	Drove alone	Carpooled	Rode Transit	Other: Bicycle, walked, taxicab, motorcycle	Worked at home
Plano	45,390	39	16	33,275	4,525	115	1,800	5,585
Dallas	17,890	15	29	14,195	3,205	290	170	0
Garland	6,100	5	29	5,160	810	65	65	0
Allen	4,825	4	21	4,445	355	15	10	0
Richardson	4,750	4	19	4,170	470	60	25	0
McKinney	4,570	4	27	3,995	515	0	50	0
Frisco	3,980	3	22	3,545	415	15	4	0
Carrollton	3,075	3	26	2,870	195	4	10	0
Wylie	1,545	1	27	1,380	145	0	20	0
Lewisville	1,365	1	33	1,275	90	0	0	0
Mesquite	1,320	1	44	1,160	160	0	4	0
Rowlett	1,105	1	36	940	165	0	0	0
Irving	1,075	1	46	850	215	4	10	0
Outside North Central TX	972	1	47	824	103	0	20	0
Sachse	760	1	27	700	50	0	10	0
Flower Mound	725	1	42	690	25	0	10	0
Arlington	590	1	53	470	110	4	0	0

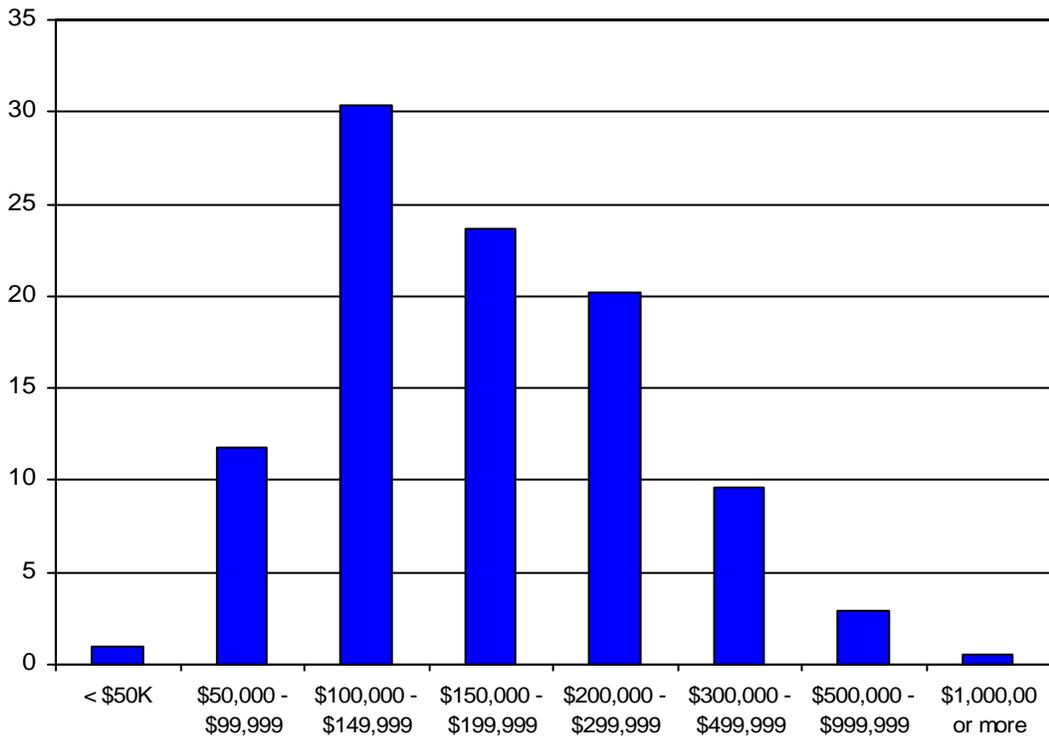
Where people who <i>LIVE</i> in Plano work and how they travel								
Place of Work	Workers	Percent of Total Workers	Travel Time (minutes)	Drove alone	Carpooled	Rode Transit	Other: Bicycle, walked, taxicab, motorcycle	Worked at home
Plano	45,390	39	16	33,275	4,525	115	1,800	5,585
Dallas	31,650	27	36	28,390	2,240	915	105	0
Richardson	12,205	11	24	11,160	970	20	55	0
Irving	3,570	3	45	3,300	220	15	30	0
Farmers Branch	3,405	3	37	3,025	360	20	4	0
Addison	3,035	3	32	2,755	255	15	10	0
Carrollton	3,025	3	30	2,830	190	0	4	0
McKinney	2,425	2	24	2,075	305	4	35	0
Garland	2,110	2	31	1,790	245	60	15	0
Allen	1,715	1	17	1,520	180	0	15	0
Frisco	945	1	25	855	85	0	4	0
Lewisville	700	1	34	625	75	0	0	0
Mesquite	670	1	39	615	55	0	0	0
Outside Texas	620	1	42	342	85	32	153	0
Outside North Central TX	592	1	58	444	48	30	68	0

Demographic, Employment and Housing Data
(Source: U.S. Census 2000)

HOUSEHOLDS BY TYPE		
Total households	80,875	100.0
Family households (families)	60,578	74.9
With own children under 18 years	33,973	42.0
Married-couple family	52,029	64.3
With own children under 18 years	28,802	35.6
Female householder, no husband present	6,069	7.5
With own children under 18 years	3,922	4.8
Nonfamily households	20,297	25.1
Householder living alone	16,359	20.2
Householder 65 years and over	2,369	2.9
Households with individuals under 18 years	35,371	43.7
Households with individuals 65 years and over	7,807	9.7
Average household size	2.73	(X)
Average family size	3.18	(X)
HOUSING OCCUPANCY		
Total housing units	86,078	100.0
Occupied housing units	80,875	94.0
Vacant housing units	5,203	6.0
For seasonal, recreational, or occasional use	238	0.3
Homeowner vacancy rate (percent)	1.4	(X)
Rental vacancy rate (percent)	12.6	(X)

YEAR STRUCTURE BUILT		
1999 to March 2000	7,831	9.1
1995 to 1998	19,470	22.6
1990 to 1994	13,379	15.5
1980 to 1989	23,808	27.6
1970 to 1979	16,983	19.7
1960 to 1969	3,619	4.2
1940 to 1959	823	1.0
1939 or earlier	194	0.2

Specified owner-occupied units	53,260	100.0
VALUE		
Less than \$50,000	506	1.0
\$50,000 to \$99,999	6,267	11.8
\$100,000 to \$149,999	16,205	30.4
\$150,000 to \$199,999	12,609	23.7
\$200,000 to \$299,999	10,775	20.2
\$300,000 to \$499,999	5,134	9.6
\$500,000 to \$999,999	1,518	2.9
\$1,000,000 or more	246	0.5
Median (dollars)	162,300	(X)



MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	47,398	89.0
Less than \$300	40	0.1
\$300 to \$499	238	0.4
\$500 to \$699	1,157	2.2
\$700 to \$999	4,222	7.9
\$1,000 to \$1,499	15,881	29.8
\$1,500 to \$1,999	12,409	23.3
\$2,000 or more	13,451	25.3
Median (dollars)	1,573	(X)
Not mortgaged	5,862	11.0
Median (dollars)	513	(X)

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	16,729	31.4
15 to 19 percent	11,963	22.5
20 to 24 percent	9,122	17.1
25 to 29 percent	5,580	10.5
30 to 34 percent	3,110	5.8
35 percent or more	6,623	12.4
Not computed	133	0.2

Specified renter-occupied units	25,182	100.0
GROSS RENT		
Less than \$200	283	1.1
\$200 to \$299	63	0.3
\$300 to \$499	453	1.8
\$500 to \$749	6,529	25.9
\$750 to \$999	9,421	37.4
\$1,000 to \$1,499	6,249	24.8
\$1,500 or more	1,760	7.0
No cash rent	424	1.7
Median (dollars)	862	(X)

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	4,771	18.9
15 to 19 percent	4,692	18.6
20 to 24 percent	4,062	16.1
25 to 29 percent	3,358	13.3
30 to 34 percent	2,043	8.1
35 percent or more	5,592	22.2
Not computed	664	2.6

EMPLOYMENT STATUS		
Population 16 years and over	164,895	100.0
In labor force	124,183	75.3

OCCUPATION		
Management, professional, and related occupations	66,777	55.5
Service occupations	9,647	8.0
Sales and office occupations	32,833	27.3
Farming, fishing, and forestry occupations	46	0.0
Construction, extraction, and maintenance occupations	5,568	4.6
Production, transportation, and material moving occupations	5,359	4.5

INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	973	0.8
Construction	5,102	4.2
Manufacturing	16,352	13.6
Wholesale trade	5,395	4.5
Retail trade	15,397	12.8
Transportation and warehousing, and utilities	3,225	2.7
Information	10,442	8.7
Finance, insurance, real estate, and rental and leasing	12,590	10.5
Professional, scientific, management, administrative, and waste management services	19,701	16.4
Educational, health and social services	17,333	14.4
Arts, entertainment, recreation, accommodation and food services	7,053	5.9
Other services (except public administration)	4,494	3.7
Public administration	2,173	1.8

INCOME IN 1999		
Households	81,179	100.0
Less than \$10,000	1,982	2.4
\$10,000 to \$14,999	1,595	2.0
\$15,000 to \$24,999	3,998	4.9
\$25,000 to \$34,999	5,670	7.0
\$35,000 to \$49,999	9,446	11.6
\$50,000 to \$74,999	15,798	19.5
\$75,000 to \$99,999	12,851	15.8
\$100,000 to \$149,999	16,880	20.8
\$150,000 to \$199,999	6,145	7.6
\$200,000 or more	6,814	8.4
Median household income (dollars)	78,722	(X)