BONNEY LAKE 2035

2015 Comprehensive Plan Periodic Update

COMMUNITY PROFILE

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1.0 INTRODUCTION

The purpose of a comprehensive plan is to shape a jurisdiction’s physical development over a 20-year period, guide growth consistent with the community’s values, and ensure current and future residents and businesses are supported by necessary public facilities and services. In order to plan for the future the City must understand the current demographic and economic composition of Bonney Lake. The purpose of this report is to provide a Community Profile for Bonney Lake that can be used to guide and inform the development of comprehensive plan goals, policies, and strategies.

Data used in the Community Profile was gathered from a number of sources which include:

- Puget Sound Regional Council’s 2013 Land Use Targets, which provides “covered employment” numbers. This data is derived from the Washington State Employment Security Department (ESD) and only includes employment that is covered by unemployment insurance. Employment not included in the “covered employment” includes members of the armed forces, federal government employees, self-employed workers, and sole proprietors.

- U.S. Census Bureau’s Longitudinal Employer – Household Data, which is a reporting application that identifies where people live and work at the census track level.

- U.S. Census Bureau’s 2010 Decennial Census, which provides demographical statics.

- U.S. Census Bureau’s 2008 – 2012 American Community Survey, which is five year rolling statistical survey that provides data every year. Information collected as part of the survey includes: age, sex, race, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, where you work and how you get there, where you live, and how much you pay for some essentials.

- Washington State Department of Revenue’s Local Sales and Use Taxable Retail Sales, which provides extensive details on the taxable revenues generated by businesses throughout Washington.

- Washington State Office of Financial Management’s Population Estimates, which provide detailed population growth figures each year and also identifies population growth within jurisdictions due to annexations.

- The Nielsen Claritas’ PRIZM NE system, which is meant to show lifestyle characteristics of the residents of a given area. The PRIZM database traces back to the early 1990s, and is linked to the company’s current demographic database for such elements as population, households, housing units, and occupation. The demographics are updated annually, and allocated to census block group levels throughout the U.S., enabling combination at higher geographic levels by place, zip code, or custom boundaries. Nielsen Claritas estimates are based on data from the U.S. Census Bureau, including its ongoing American Community Survey and the decennial
census, as well as data from the US Postal Service, new construction data, Hanley Wood residential development counts, and the Nielsen Master Address File, which is based on various household-level sources such as Epsilon, Valassis, and InfoUSA.

This report presents some elements of Bonney Lake’s Community Profile alongside comparable cities in order to provide context for the information. In identifying comparable cities the following criterion were used:

- Cities located within central Puget Sound Region that are required to plan under the Growth Management Act.
- Cities not directly accessible from the Interstate System or from a highway of statewide significance, but is accessible from a state highway.
- Cities that are located on the outer edge of the adopted urban growth area boundary.
- Cities that had a population between 16,000 and 32,000 according to the April 2013 Office of Financial Management’s Population Estimate.
- Cities located within a 10 mile radius of a Metropolitan Center.
- Cities that were classified as either Large or Small cities by the Puget Sound Regional Council in Vision 2040.

The following three cities were identified as meeting all six criterion:

- University Place – Pierce County
- Mill Creek – Snohomish County
- Lake Stevens – Snohomish County

As no cities in King County met all of the criterion, the following two cities located on the edge of the contiguous urban growth area, but outside of the 10 mile radius from a Metropolitan Center and served by a Highway of Statewide Significance were selected as the most similar situated to Bonney Lake by meeting the other four criterion:

- Covington
- Maple Valley

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1 Highways of Statewide Significance (HSS) include interstate highways and other principal arterials that are needed to connect major communities in the state. (Washington State Department of Transportation. (Accessed March 12, 2014). *Highways of Statewide Significance*. Retrieved from [http://www.wsdot.wa.gov/planning/hss/](http://www.wsdot.wa.gov/planning/hss/)
The report also includes the same information for the Bonney Lake Urban Growth Area (BLUGA) which includes both the area currently within incorporated boundaries of the City and the Potential Annexation Areas (PAAs): Victor Falls, Kelly Creek Vista, Prairie Ridge (commonly referred to as the CUGA), and Delany.

### 2.0 HISTORY

The City of Bonney Lake is a residential suburban community located on a plateau above the Puyallup and Orting valleys bounded by the Puyallup, Carbon and White River, first settled in the early 1850’s.

The first settlers arrived in the Bonney Lake area via Naches Trail, originally established by Native American tribes on their east-west crossing. The route closely parallels today’s Old Sumner-Buckley Highway.

Between 1909 and 1911, the Pacific Coast Power Company, constructed the White River Power Plant, which divert water from White River to create a reservoir that artificially raised the level of four natural lakes: Church, Crawford, Kirtley, and Tapps.

After World War II Bonney Lake grew rapidly in response to greater mobility, the allure of cheaper land, and the desire for quieter lifestyles. In 1946 Bonney Lake was established as a town, on a 1,000 acre parcel, which was finally incorporation on February 28, 1949 with an initial population of 327.

By 1950, the new town had streets, a water system, electricity, telephone lines, refuse disposal, and a blood bank. By 1957, there were 12 businesses in Bonney Lake, with several new shopping developments underway primarily along State Route 410.

By 2013, the City of Bonney Lake reached a population of 18,010 within its incorporated boundaries. There are an estimated 25,038 people living in the BLUGA, 37,253 people living inside the City’s water service area, and 63,317 people living within the Bonney Lake trade area.²

The primary economic engine in Bonney Lake is the Retail – Food Service industry; accounting for 50% of the City employment and 78% of the total taxable revenue generated by business within the City.

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² The trade area for this analysis was defined as the individuals living within the geographical area that is within a ten (10) minute drive of the intersection of 192nd Avenue East and State Route 410.
3.0 DEMOGRAPHICS

3.1 POPULATION

The total current population within the incorporated boundaries of Bonney Lake is 18,010; however, the current population of the BLUGA is 25,038.

![Figure 1: Total 2013 Population](image1)

The average yearly population growth within Bonney Lake between the 2000 and 2010 census was approximately 3.30%, which outpaced the average yearly population growth of all of the comparable cities and the growth rates of King, Pierce and Snohomish Counties.

![Figure 2: Population Growth 2000 - 2010](image2)

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4 Population annexed into cities between 2000 and 2010 was excluded when calculating the yearly population growth rate for each of the cities.
3.2 ETHNICITY

Bonney Lake is less ethnically diverse than all the other comparable cities and King, Pierce, and Snohomish counties.

<table>
<thead>
<tr>
<th>City</th>
<th>African American</th>
<th>Native American/Alaskan</th>
<th>Asian</th>
<th>Caucasian</th>
<th>Hispanic</th>
<th>Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonney Lake</td>
<td>1.28%</td>
<td>1.01%</td>
<td>2.40%</td>
<td>88.94%</td>
<td>6.12%</td>
<td>0.25%</td>
</tr>
<tr>
<td>BLUGA</td>
<td>1.28%</td>
<td>1.14%</td>
<td>2.09%</td>
<td>89.04%</td>
<td>6.20%</td>
<td>0.25%</td>
</tr>
<tr>
<td>Covington</td>
<td>4.22%</td>
<td>0.83%</td>
<td>8.48%</td>
<td>76.61%</td>
<td>9.30%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Lake Stevens</td>
<td>1.72%</td>
<td>0.90%</td>
<td>3.61%</td>
<td>84.71%</td>
<td>8.64%</td>
<td>0.43%</td>
</tr>
<tr>
<td>Maple Valley</td>
<td>2.08%</td>
<td>0.49%</td>
<td>4.47%</td>
<td>86.87%</td>
<td>5.70%</td>
<td>0.40%</td>
</tr>
<tr>
<td>Mill Creek</td>
<td>2.17%</td>
<td>0.50%</td>
<td>16.70%</td>
<td>74.56%</td>
<td>5.62%</td>
<td>0.44%</td>
</tr>
<tr>
<td>University Place</td>
<td>8.48%</td>
<td>0.75%</td>
<td>8.96%</td>
<td>74.30%</td>
<td>6.67%</td>
<td>0.83%</td>
</tr>
<tr>
<td>Pierce County</td>
<td>6.79%</td>
<td>1.37%</td>
<td>5.97%</td>
<td>75.38%</td>
<td>9.16%</td>
<td>1.33%</td>
</tr>
<tr>
<td>King</td>
<td>6.20%</td>
<td>0.84%</td>
<td>14.61%</td>
<td>68.68%</td>
<td>8.93%</td>
<td>0.75%</td>
</tr>
<tr>
<td>Snohomish</td>
<td>2.55%</td>
<td>1.37%</td>
<td>8.89%</td>
<td>77.75%</td>
<td>9.01%</td>
<td>0.44%</td>
</tr>
</tbody>
</table>

Figure 3: Population Ethnicity

3.3 AGE

Bonney Lake is predominately a community of younger people with over three quarters of the City’s population under the age of 50. The largest segment of the Bonney Lake’s population is between the ages of 30 and 49: representing over a third of the City’s population.

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While understanding the ages of the population within a community is important, the typically age groupings can span multiple generational cohorts. For example, the age grouping of 30 to 49 spans three generational cohorts: the Baby Boomer Generation, Generation X, and the Millennial Generation. The generational spit of a community is crucial as each cohort approaches housing and other land use issues with different attitudes and expectations. Three generational cohorts represent over three quarters of the population in the Bonney Lake: the Baby Boomer Generation, Generation X and the Millennial Generation. Bonney Lake also has fewer individuals from the Greatest Generation and the Silent Generation that the average for Pierce County.

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As the City plans for the next twenty years, understanding the attitudes and desires of the Baby Boomer Generation and the Millennial Generation will be critical. By the end of the planning horizon in 2035, these two cohorts will be making major transitions in their lifestyles: the youngest members of the Baby Boomer Generation will be 71 and the youngest member of the Millennial Generation will be 35.

Figure 5: Population by Generational Cohort

As the City plans for the next twenty years, understanding the attitudes and desires of the Baby Boomer Generation and the Millennial Generation will be critical. By the end of the planning horizon in 2035, these two cohorts will be making major transitions in their lifestyles: the youngest members of the Baby Boomer Generation will be 71 and the youngest member of the Millennial Generation will be 35.

The breakdown of the birth years for the generations is based on information retrieved on March 14, 2004 from About.com (http://geography.about.com/od/populationgeography/qt/generations.htm). The breakdown was provided by Matt Rosenberg, who has published two books about geography, *The Handy Geography Answer Book* and *The Geography Bee Complete Preparation Handbook*. Matt has been featured on PBS and NPR and holds a master's degree in geography from California State University, Northridge and a bachelor's degree in geography from the University of California, Davis.
Members of the Millennial Generation are looking for places to live that are affordable and can provide a lifestyle similar to the downtowns of large metropolitan centers. Satellite cities and suburban towns will need to evolve to be attractive to this generation as they are looking for communities that provide the ability to walk everywhere; lots of amenities; great public spaces; and access to shopping, dining, and transit.\(^8\) In addition, as the Baby Boomer Generation enters the age of retirement, members of this cohort are looking to trade in their large-lot single-family detached homes in favor smaller-lot single family homes, condos, and townhouses that are located in areas that are walkable, have convenient transit linkages, and good public services (e.g. libraries, cultural activities, senior centers).\(^9\) Satellite cities and suburban towns, in order to remain vibrant and sustainable will need to make the switch from auto-centric suburbs to more walkable communities with lots of amenities that can be reached efficiently from major job centers via transit to attracted this two generational cohorts, which represents of the City’s County’s, State’s, and Nation’s two biggest generations.

### 3.4 INCOME AND LIFESTYLE

Bonney Lake has a household median income that is lower than three of the other comparable cities, but is higher than the median household income two of the comparable cities and Pierce County.

![Figure 6: 2012 Median Household Income\(^{10}\)](image)

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\(^8\) Mitra Kalita and Robbie Whelan (January 14, 2011). *No McMansions for Millennials.* The Wall Street Journal – WSJ.com


Bonney Lake has a high median income and relatively uniform distribution of household incomes with three quarters of the households in Bonney Lake making more than $50,000.

Approximately 7% of Bonney Lake households live below 100% of the Federal Poverty Level.


The Federal Poverty Level is a sliding scale, based on the total annual income of the household and the number of individuals living in the household. A copy of the 2014 Federal Poverty Table is provided below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,670</td>
</tr>
<tr>
<td>2</td>
<td>$15,730</td>
</tr>
<tr>
<td>3</td>
<td>$19,790</td>
</tr>
<tr>
<td>4</td>
<td>$23,850</td>
</tr>
<tr>
<td>5</td>
<td>$27,910</td>
</tr>
<tr>
<td>6</td>
<td>$31,970</td>
</tr>
<tr>
<td>7</td>
<td>$36,030</td>
</tr>
<tr>
<td>8</td>
<td>$40,090</td>
</tr>
</tbody>
</table>

*Figure 9: 2014 Federal Household Poverty Levels*

In addition to income, the lifestyles of a community influence the demand for amenities, housing, and the types of commercial developments. In 2012, the Robert Weis, PhD, prepared a report entitled “Lifestages” Characteristics: Primary Retail Trade Area for City of Bonney Lake, WA utilizing the Nielsen Claritas PRIZM NE Methodology and separated Bonney Lake’s households, including the areas in the unincorporated BLUGA, into three overall lifestages and sixty-six lifestyle subgroups.

The three lifestage groups are listed below:

- **Lifestage 1 – Younger Years**: Includes heads of households less than 35 years old without children or middle age heads of households without children living at home.

- **Lifestage 2 – Family Life**: Includes heads of households with children living at home.

- **Lifestage 3 – Mature Years**: Includes heads of households either age 55+ years or age 55-64 without children at home.

Bonney Lake households are primarily in Lifestage 1 and Lifestage 2; thus on average the City’s households tend to be younger and family-oriented. Of the sixty-six lifestyle subgroups, the top ten subgroups that represent Bonney Lake households are provided below:

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<table>
<thead>
<tr>
<th>Lifestyle Subgroup</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beltway Boomers</td>
<td>10.71%</td>
</tr>
<tr>
<td>Upward Bound</td>
<td>8.41%</td>
</tr>
<tr>
<td>Kids and Cul-de-Sacs</td>
<td>8.37%</td>
</tr>
<tr>
<td>Country Squires</td>
<td>7.60%</td>
</tr>
<tr>
<td>Home Sweet Home</td>
<td>7.42%</td>
</tr>
<tr>
<td>God’s Country</td>
<td>5.67%</td>
</tr>
<tr>
<td>Winner’s Circle</td>
<td>3.88%</td>
</tr>
<tr>
<td>White Picket Fences</td>
<td>3.61%</td>
</tr>
<tr>
<td>Pools and Patios</td>
<td>3.26%</td>
</tr>
<tr>
<td>Big Fish, Small Pond</td>
<td>3.15%</td>
</tr>
</tbody>
</table>

While these groups have differences that separate them, the individuals in the groups do have a number of attributes in common as illustrated by the “word cloud” below created from the description of each of these categories.

As the “word cloud” demonstrates, Bonney Lake is primarily composed of households that are upper-middle-class with families.

3.5 COMMUTING PATTERNS

In May 2012, the City of Bonney Lake withdrew from Pierce Transit’s Public Transportation Area as a result of Pierce Transit’s decision to eliminate bus service to Bonney Lake as a cost cutting measure due to declining sales tax revenues associated with the recession that began in 2008. Sound Transit still
operates one bus within the City that provides connection between the Bonney Lake Park and Ride and the Summer Sounder Station: the bus only provides service in the morning and the evening coordinated with the Sounder rail service. Even with the limited transit service, the percentage of residents of Bonney Lake that commute by automobile alone is very similar to the other comparable cities and the central Puget Sound counties that have greater access to transit.

Bonney Lake residents have one of the highest average travel times to work of all of the comparable cities and the central Puget Sound counties.

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Residents of Bonney Lake primarily commute to Sumner, Auburn, Kent, Renton, Seattle and Tukwila along the Sounder Line with the highest percentage going to Sumner and north Kent.

Figure 12: Bonney Lake Labor Force Commuting Destination

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16 U.S. Census Bureau’s Longitudinal Employer – Household Data
Residents commuting to Auburn, Kent, Renton, Seattle and Tukwila are overwhelming commuting for jobs at which they earn an annual salary over $40,000.

![Figure 13: Annual Individual Job Salary for Commuting Bonney Lake Residents](image)

### 3.6 Resident Occupations

The resident civilian labor force is defined as all persons 16 years of age and older within a specified geographic area who are either working or actively seeking work: excluding those serving in the armed forces. Residents of Bonney Lake leaving the City for work are primarily employed in the Manufacturing – Warehousing Transportation, Utilities (WTU) and Finance Insurance Real Estates (FIRE) – Service Industries. These industry classifications are based on the *North American Industry Classification System* (NAICS) which is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

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17 U.S. Census Bureau’s Longitudinal Employer – Household Data
The general nature of the employment in the top six communities commuted to by Bonney Lake residents is provided below:

Figure 14: Resident Employment Characteristics

Figure 15: Employment Industry for Commuting Bonney Lake Residents

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19 U.S. Census Bureau’s Longitudinal Employer – Household Data
3.7 EDUCATION

In Bonney Lake the vast majority residents have a high school diploma, but do not have a college degree. This trend is very different from majority of the comparable communities.

![Figure 16: Educational Attainment (Population over 25)](image)

4.0 ECONOMY

4.1 EMPLOYMENT

Bonney Lake’s largest employment base is in the Retail and Food Service sectors which accounts for fifty percent of the jobs within Bonney Lake, which is the highest out of all of the comparable cities and the counties. Professional services (e.g. doctors, lawyers, financial institutions, architects, etc.) account for thirty percent of the employment base in Bonney Lake.

![Figure 17: Employment by Industry Grouping](image)

Nearly three-quarters of the individuals that work for a business located in Bonney Lake have an annual salary greater than $15,000 per year, with almost half of all individuals working in the City earning between $15,000 and $40,000 per year.

21 Puget Sound Regional Council 2013 Land Use Targets  September 17, 2013
In addition to looking at the overall composition of the labor market of a community, it is important to evaluate the degree to which individuals work and live in the same community. Communities with more individuals living in the community than working in the community are typically considered bedroom communities with the majority of the residents leaving during the day. A high imbalance between the number of individuals living and working in the same community also contributes to increases in commuting times, energy consumption, and the emission of vehicle pollutants, while decreasing the opportunity for non-motorized commuting options (walking and bicycling).

Typically, this balance is expressed by a jobs to housing ratio, which is determined by dividing the total amount of jobs by the total number of housing units in an area. In Washington employment data is typically derived from the Washington State Employment Security Department which identifies the number of jobs covered by unemployment insurance within a given area. This measurement of employment does not include the armed forces, jobs with the federal government, self-employed workers, and sole proprietors as these jobs are not “covered” by unemployment insurance. Therefore, the actual total amount of employment is higher than the number of “covered” jobs utilized to calculate the ratio.

Due to the number of dual wage-earning households, a reasonable ceiling signifying balance is a job to housing ratio of 1.5. The Puget Sound Regional Council has established this ratio as a requirement for regional growth centers. Bonney Lake’s job to housing ratio is 0.70 which is significantly less than three of the comparable cities and is similar to two of the comparable cities.

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22 U.S. Census Bureau’s Longitudinal Employer – Household Data

The downside of the jobs to housing ratio is that it does not provide the actual number of individuals that live and work in the same community. Another drawback to the methodology is that it treats all housing units as equal even though housing units contain different numbers of workers, consists of retirees, or are vacant.

Another approach is to evaluate the total number of jobs compared to the size of the civilian labor force living in a community. As this measurement compares the total number of individuals in the labor force to the number of jobs, balance is expressed as a one-to-one ratio. Bonney Lake has job to labor force ratio of 0.49 which is higher than three of the comparable cities and similar to two of the other comparable cities.

While both ratios can provide some insight to the nature of a community, neither measure can identify the actual number of people who live and work in the same community as there are a number of variables that are not taken into consideration: nature of jobs within the area, the skills and education of the residents, and the price of housing.
Based on the U.S Census Bureau’s Longitudinal Employer – Household Dynamics (LEHD) data, fifteen percent (15%) of labor force in Bonney Lake works and lives within the City.

Figure 21: Bonney Lake Employment Draw Area

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U.S. Census Bureau’s Longitudinal Employer – Household Data
4.3 TOTAL TAXABLE REVENUES

A key indicator of a jurisdiction’s economic health and vitality is the diversity of the jurisdiction’s tax bases and the total amount of the taxable revenues\(^{25}\). Bonney Lake’s total taxable revenues exceeds that of all but one of the comparable cities.

However, Bonney Lake’s current taxable revenues are significantly homogenous with retail sales accounting for almost 80% of the total taxable revenue within the City. The smallest portion of Bonney Lake’s taxable revenues come from Manufacturing – WTU; accounting for only 3% of the overall revenues.

\(^{25}\) Total taxable revenue is the total revenue collected by a business on which sales taxes are paid as compared to total sales tax collection which is the amount that is collected by a jurisdiction based on the tax rate multiplied by the total taxable revenue.


\(^{27}\) Washington State Department of Revenue’s Local Sales and Use Taxable Retail Sales retrieved on March 19, 2014 from http://dor.wa.gov/content/aboutus/statisticsandreports/TID/StatisticsReports.aspx?query=localsalesnaics
Bonney Lake’s total retail sales (TRS) is nearly double that of all but one of the comparable cities.

This stratified tax base results in a higher TRS per capita which is more than triple that of three of the comparable cities. However, Bonney Lake’s TRS per capita is half of Puyallup’s TRS per capita and is about a third less than Sumner’s TRS per capita. The primary reason for this discrepancy is the car dealerships located in each of these jurisdictions which accounts for over a third of Puyallup’s TRS and nearly half of Sumner’s TRS.

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4.4 RETAIL SURPLUS AND LEAKAGE ANALYSIS

The retail surplus and leakage analysis examines the retail market for the City’s trade area to identify possible retail opportunities. The Bonney Lake trade area is larger than the incorporated boundaries of the City and contains approximately 63,300 people. The trade area for this analysis was defined as the individuals living within the geographical area that is within a ten (10) minute drive of the intersection of 192nd Avenue East and State Route 410.

A retail surplus means that a community’s trade area is capturing the local market plus shoppers not living within the trade area. Having a retail surplus does not necessarily translate into a lack of market share for new retailers as communities can have clusters of destination retail stores that have a geographical appeal larger than the trade area.

A retail leakage can mean that residents within the trade area are spending more outside of the trade area; indicated areas of unmet demand. However, there could be a strong competitor in a neighboring trade area that dominates and captures that demand. For example, Puyallup and Sumner have a significant number of car dealerships that capture the demand from Bonney Lake’s trade area, which translates into a retail leakage, but not necessary unmet demand that the City could capitalize on to increase retail sales.

A leakage index was developed to identify leakages and surpluses for each of the categories of retail. The individual retail categories are based on the NAICS which is used by the Washington State Department of Revenue to report total retail sales for each category listed below.

The index is based on the statewide average per capita total retail sales for each NAICS category which was multiplied by the population of the trade area to calculate the potential sales for each NAICS category within in trade area. The potential retail sales is divided by the actual retail sales for that NAICS category to calculate the ratio that is used in the index.

In interpreting the ratio in the leakage index, a value of 1.0 indicates equilibrium meaning that the demand and sales are in balance. A value of .80 or less means that demand exceeds sales indicating that consumers are leaving the trade area. A value of 1.2 or greater means that sales exceeds demands which indicates that consumers are coming from outside the trade area.
5.0 HOUSING

5.1 HOUSING STOCK

Bonney Lake is predominately a single family residential community, with approximately 83% percent of the housing stock consisting of detached single-family homes. The other 17% of the housing stock is made up of townhomes (attached single-family homes) duplexes, triplexes/four-plexes, apartments, and mobile homes.

Figure 27: Non-Detached Housing Stock Mixture

The housing stock in Bonney is relatively new: 62% of the housing units have been constructed since 1990 with almost 40% of all the housing units constructed during the housing boom prior to the 2008 recession.

Figure 28: Housing Unit Age

The median house value in Bonney Lake is $273,400 with home prices ranging from less than $50,000 to over a $1,000,000:

Figure 29: Bonney Lake Home Values

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For those residents of Bonney Lake that do not own a home but rent either a detached single-family home or some type of attached housing unit, the median rent is $1,261 with rents ranging from $500 to more than $1,500.

![Figure 30: Housing Unit Rents](image)

### 5.2 HOUSING AFFORDABILITY

Perhaps the most pressing and complex challenge facing a community is providing housing opportunities that are affordable for all economic segments of the community. When speaking of “housing affordability,” the standard used by lending institutions, the real estate industry and government is that no more than 30% of a household’s gross monthly income goes toward housing expenses, regardless of income level. For ownership housing, this percentage typically includes taxes, insurance and other related housing expenses. For rental housing, a utility allowance is included in the 30% figure. A household in which housing costs exceed 30% of gross monthly income is considered to be “cost burdened”; if costs exceed 50% of gross monthly income, the household is severely cost burdened.

“Affordable housing” typically refers to housing that is affordable to households earning 80% or less of the Pierce County Median Income. Households earning 80% or less of the median income are also referred to as “Low-income” households. Those earning 50% or less are referred to as “very low-income” households, and those earning 30% or less are also known as “extremely low-income” households.

Using the definition of “housing affordability” together with the 2012 Pierce County Median income of $59,150; Figure 31 represents the amount of money that Bonney Lake households earning the median income or less can afford to pay for rental and ownership housing:

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<table>
<thead>
<tr>
<th>Income Group</th>
<th>2012 Annual Household Income</th>
<th>Maximum Affordable Monthly Rent&lt;sup&gt;33&lt;/sup&gt;</th>
<th>Maximum Affordable House Price&lt;sup&gt;34&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low-Income (&lt;30 Percent)</td>
<td>$17,745</td>
<td>$370</td>
<td></td>
</tr>
<tr>
<td>Very Low-Income (50 Percent)</td>
<td>$29,575</td>
<td>$591</td>
<td>$108,811</td>
</tr>
<tr>
<td>Low-Income (80 Percent)</td>
<td>$47,320</td>
<td>$947</td>
<td>$182,122</td>
</tr>
<tr>
<td>Median-Income (100 Percent)</td>
<td>$59,150</td>
<td>$1,184</td>
<td>$230,996</td>
</tr>
<tr>
<td>High Median-Income (120 Percent)</td>
<td>$70,980</td>
<td>$1,420</td>
<td>$279,869</td>
</tr>
<tr>
<td>Bonney Lake Median Income</td>
<td>$77,432</td>
<td>$1,548</td>
<td>$306,423</td>
</tr>
</tbody>
</table>

**Figure 31: Housing Affordability**

In Bonney Lake 12% of the households have an income of less than $25,000; however, there are no housing units that are considered affordable for those households. The City has a sufficient supply of housing units that are affordable to the 13% of Bonney Lake households that have an income between $25,000 and $50,000: 19% of the housing units have a price of $199,999 or less and 19% of the housing units have a monthly rent of $999 or less.

The *Pierce County Countywide Planning Policies* defines moderate income households as households making 80% to 120% of the Pierce County Median Income. In the Bonney Lake there is also a sufficient supply of housing units affordable to the 24% of the households make between $50,000 and $75,000: 41% of the housing units have a price between $200,000 and $299,999 and 46% of the housing units have a monthly rent between $1,000 and $1,500.

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**6.0 COMMUNITY HEALTH**

**6.1 INSURANCE COVERAGE**

Almost ninety-percent of the residents of Bonney Lake have health insurance coverage; however, the City lags behind three of the other comparable cities.

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<sup>33</sup> The rental amount does not include the utilities which was assumed to be equal 20% of the rental rate.

<sup>34</sup> Assumes 10 percent down payment on a 30-year fixed mortgage at 6% and an allowance for property taxes, and insurance.
6.2 HEALTH CONCERNS

A recent report released by the Tacoma/Pierce County Public Health Department indicates that the residents of Bonney Lake have a lower prevalence of coronary heart disease and asthma than the average for Washington and Pierce County, but has other health risk like obesity, diabetes and poor mental health that are higher than the average for Washington.

<table>
<thead>
<tr>
<th>Behavior</th>
<th>Washington</th>
<th>Pierce County</th>
<th>Bonney Lake</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obesity (Adults)</td>
<td>25.6%</td>
<td>28.9%</td>
<td>27.4%</td>
</tr>
<tr>
<td>Coronary Heart Disease (Adults)</td>
<td>3.4%</td>
<td>3.8%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Asthma (Adults)</td>
<td>15.0%</td>
<td>15.4%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Diabetes (Adults)</td>
<td>7.2%</td>
<td>8.2%</td>
<td>8.2%</td>
</tr>
<tr>
<td>Poor Mental Health Days (Adults)</td>
<td>9.8%</td>
<td>11.0%</td>
<td>11.0%</td>
</tr>
<tr>
<td>Motor Vehicle Mortality (per 100,000)</td>
<td>7.6%</td>
<td>6.8%</td>
<td>7.2%</td>
</tr>
</tbody>
</table>

Figure 33: Prevalence of Health Risk

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37 WA State Department of Health (DOH): Community Health Assessment Tool (CHAT). Figures are reported for 2011.
The leading cause of death in Bonney Lake is major cardiovascular diseases followed by Alzheimer’s disease and suicide. All of these causes of death are also higher in Bonney Lake than in Washington and Pierce County as a whole.

<table>
<thead>
<tr>
<th>Behavior</th>
<th>Washington</th>
<th>Pierce County</th>
<th>Bonney Lake</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major Cardiovascular Diseases(^{30})</td>
<td>196.8</td>
<td>226.7</td>
<td>335.8</td>
</tr>
<tr>
<td>Malignant Neoplasm (Cancer)(^{23})</td>
<td>166.9</td>
<td>178.4</td>
<td>167.4</td>
</tr>
<tr>
<td>Chronic Lower Respiratory Diseases(^{23})</td>
<td>44.7</td>
<td>52.4</td>
<td>23.4</td>
</tr>
<tr>
<td>Alzheimer's Disease(^{25})</td>
<td>44.0</td>
<td>49.0</td>
<td>62.0</td>
</tr>
<tr>
<td>Accidents(^{25})</td>
<td>37.9</td>
<td>37.0</td>
<td>33.7</td>
</tr>
<tr>
<td>Diabetes(^{25})</td>
<td>22.4</td>
<td>23.5</td>
<td>16.8</td>
</tr>
<tr>
<td>Intentional Self-Harm (Suicide)(^{25})</td>
<td>14.0</td>
<td>16.1</td>
<td>18.6</td>
</tr>
</tbody>
</table>

Figure 34: Mortality Rates per 100,000 Population (Age-Adjusted)