



**Department of Commerce**  
Innovation is in our nature.

# Affordable Housing Inventory Report

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May 2010  
Report to the Legislature  
Rogers Weed, Director

## ACKNOWLEDGEMENTS

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## EXECUTIVE SUMMARY

**This report:**

- Provides a high level overview of affordable housing programs in Washington State
- Highlights state capital investments funded by the Housing Trust Fund
- Includes a data methodology section which explains the process and data collection
- Includes program descriptions, investment data, and benefit data for approximately 94 housing programs funded with federal, state, and local resources
- Provides county profiles of Affordable Housing investments in Washington's 39 Counties and case studies of Affordable Housing projects in 33 Counties highlighting direct household benefit

This report is based on a compilation of statewide survey data collected and produced by the Washington Low Income Housing Alliance as well as data collected from individual funding sources. There is no integrated database of state, federal, and local programs that help to finance affordable housing. Therefore, the Affordable Housing Inventory Report is a snapshot based on the investment and benefits data that could be collected.

**Investment**

- In the nine year period from 1999-2008, \$13.4 billion of federal, state, and local funding was invested in affordable housing programs in Washington State.
- Federal housing programs represent the largest investment at 91% of the total funding, with state investment and exemptions representing 6% and local investment and exemptions representing 3%.

Each source of funding and affordable housing program has discreet and distinctive uses and eligibility criteria. Many of these sources are integral to fully fund projects on both the capital and operating side. Data and findings from the Affordable Housing Cost study, ([Commerce, 2009](#)), showed on average, affordable housing requires an average of five financing sources. The loss of any one source would severely reduce the amount of units produced as no one source funds projects fully and many programs specifically require the leverage of additional resources.

## **Affordable Housing Needs**

250,000 households statewide are “severely rent burdened,” paying more than 50% of their income toward housing.

- Since 1989, HTF has created 35,000 + units, which represents 14% of the total need
- 215,000 households are still in need
- It would take 4.54 billion to house the remaining 215,000 households, assuming the average HTF investment of 21,000/unit<sup>1</sup>

## **Affordable Housing Benefit**

The Department of Commerce is not providing inclusive analysis, considering all funding sources, on the cumulative benefit statistics for how many actual households received services or how many units were built per year. This inventory report was not able to un-duplicate the data collected from all the funding sources. Therefore, there is an unknown amount of double counting of units built or households served reported by each funding source. Please refer to Chapter 1 for more information on the reports limitations.

For the purposes of this inventory, where data was available, benefit was defined at the program level as either a direct benefit to an individual or household assisted, or units built, rehabilitated, or assisted. Please refer to the total benefit data listed with each individual program in Chapter 4. Also, in the Chapter 5 Case Studies, the Inventory provides county by county regulatory rent benefits for individuals based on cost savings comparing county by county market rate rent and affordable housing rent.

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<sup>1</sup>This number is an average over the life of the program. Cost Per Unit has almost doubled in recent years to 40k.

# AFFORDABLE HOUSING INVENTORY REPORT

## CHAPTER 1: SCOPE OF WORK AND METHODOLOGY

### Scope of Work

This report responds to legislative direction to compile a statewide affordable housing program inventory.

**Capital Budget Engrossed Substitute HB 1092, per Chapter 520, Laws of 2007, Sec. 1031 reads as follows:**

*Within available funding provided in this section, the department shall prepare an inventory of housing assistance programs. The inventory shall include all state funded programs, the housing finance commission programs, all programs funded by local governments and housing authorities, including a description of expenditures from fees and taxes specifically authorized by state law for housing assistance and homeless programs, all property tax and sales tax provisions that are intended to support housing assistance programs, and all federally funded housing assistance programs provided in the state. The inventory shall include a description of the program, biennial appropriation and expenditure levels since the 1999-2001 biennium through the 2007-2009 biennium, a description of eligibility criteria and the amount of benefit provided per unit or per family, and the number of units or families assisted. The department shall coordinate with the joint legislative audit and review committee to reduce duplicative efforts that may be required by legislation.*

### Methodology

The Inventory summarizes appropriation, expenditure, and benefits data for state and federal affordable housing programs in Washington State. “Affordable housing programs” were defined as government programs that help to finance affordable housing by providing capital or operating funds to government or nonprofit project sponsors. The programs help to finance a wide range of activities including constructing, rehabilitating, preserving, financing, or operating affordable housing projects. They also include programs that directly assist tenants by weatherizing their homes, assisting with rent or utility payments, helping them relocate if their mobile home park closes, and other related needs. Finally, the programs inventoried also include programs that help to finance shelters and transitional housing and associated case management. The Affordable Housing Inventory includes program descriptions, funding source identification and designated program administration.

The Inventory is a multi-tiered data collection and statewide survey resulting in what is now a compilation of inventories. First, the Department of Commerce, contracted with the Washington Low Income Housing Alliance to conduct the Affordable Housing Inventory, the scope of work consisted of a survey issued to all affordable housing programs throughout the state of Washington. Then, the Department of Commerce, conducted the multi-tiered data collection focusing efforts on collecting data directly from the federal, state, and local funding sources funding affordable housing programs in the state of Washington. Below are detailed descriptions of both the multi tiered data collection and statewide survey process.

## **Multi-Tiered Data Collection Process**

### ***Federal Programs***

#### **Step 1 - Define the primary federal programs that provide funding for affordable housing.**

The Catalog of Federal Domestic Assistance (CFDA) was used to define the primary federal programs that provide funding for affordable housing and to obtain their associated CFDA number. For many federal and state databases the CFDA number serves as a budget code. The Catalog of Federal Domestic Assistance lists federal programs, projects, services, and activities that provide assistance or benefits to the public. The program list generated by this data search focused on programs administered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA) because these two federal agencies are considered to be the primary sources of federal funding for affordable housing. The list of affordable housing programs that was generated by this data search was reviewed by staff from the Housing Division of the Washington State Department of Commerce and a local Housing Authority representative. The CFDA database is posted at <https://www.cfda.gov>.

#### **Step 2 - Define how much the federal programs have obligated to Washington State for Federal Fiscal Years 1999-2008.**

The Consolidated Federal Funds Report database was used to define the federal government expenditures or obligations for affordable housing in Washington State. This was done by doing data queries on all CFDA numbers associated with the affordable housing programs that are administered by HUD and USDA as identified by Step 1. federal government agencies provide the data from their existing reporting systems. The database allows users to query by geographic location, object category, federal agency and federal program for the Federal Fiscal Years 1993 to the present. The census database is posted at <http://harvester.census.gov/cffr/>.

#### **Step 3 – Define HUD and USDA obligations to Washington State for Affordable Housing for Federal Fiscal Years 1999-2008.**

The data pulls from Step 2 were used to develop Appendix 1 and 3 of this Inventory. Staff from the Housing Division of the Washington State Department of Commerce and a local Housing Authority representative reviewed the program listings and helped to categorize the programs and define who administers them in Washington State. The financial data presented in the appendices is listed as reported by the database. Because the figures are reported as the Federal Fiscal Year (October 1 – September 30), the figures vary from figures reported by state and local governments. The state and local government figures are generally reported by calendar year, the state fiscal year (July 1 – June 30), or in the case of the Housing Trust Fund, the biennium. Washington's biennium is a two-year fiscal period that runs from July 1 of an odd-numbered year to June 30 of the next odd-numbered year.

#### **Step 4 - Define the benefits achieved by the HUD and USDA programs in Washington State for 1999-2008.**

In general, federal programs are administered directly by the federal government or by a state agency and they are often accessed or implemented by Housing Authorities, local governments, governments, and nonprofits. It was not possible to locate a centralized data source defining the benefits, or outcomes, of federal programs. Therefore, in order to define benefits resulting from the federal programs, the following steps were taken: a) the program administrator was defined



and programs were prioritized for data gathering; b) for programs administered by the federal government the regional office was contacted and asked to provide benefits data; c) for programs administered by the state, state administrators were contacted and asked to provide benefits data based on their standard reporting systems or the equivalent; d) because the survey conducted by the Washington Low Income Housing Alliance gathered data regarding locally administered programs, they were not included in this portion of the data gathering. Due to staffing limitations at USDA, the data for this program is limited to a summary of the fiscal obligations for the programs that operate in Washington State and does not include a summary of the benefits, or outcomes of these programs.

### ***State Programs***

#### **Step 1 - Define all affordable housing programs administered or funded by Washington State agencies.**

The list of affordable housing programs was defined by compiling the following: a) programs that local governments defined on their responses to the survey conducted by the Washington Low Income Housing for this Inventory); b) the Housing Section of the Washington State Department of Commerce Agency Resource Book<sup>2</sup>; and c) review by Housing Division staff at the Washington State Department of Commerce.

#### **Step 2 - Define the appropriations and expenditures for these programs from 1999-2008.**

The biennial appropriation levels for the Department of Commerce were taken from the Expenditure Appropriation Schedule (EAS) published by the Office of Financial Management. Expenditure data was taken from the state's official financial records system (AFRS). The agency maintains a data base that pulls the financial records at all accounting group levels i.e. Agency, division, unit program index and project.

#### **Step 3 - Define the benefits achieved from 1999-2008.**

The benefits achieved for each program were defined by consulting the manager for each program and accessing their standard reports, database, and related summary data. There are several limitations to the benefits data. These include the following: a) due to the variability in reporting methods and periods, it was not possible to standardize the benefits data so that the benefits could be reported for each biennium; b) since 1999 many programs have changed their reporting methods and so the data collected in 1999 may vary from the data collected in 2008; c) for some of the programs administered by the federal government it was not possible to access complete data on the benefits. Therefore, for these programs the primary source of the benefits data is the data reported to the Washington Low Income Housing Alliance from their survey of local government affordable housing providers; d) many affordable housing projects get assistance from multiple programs. Because of this, it was not possible to add up all the benefits without potentially double counting projects.

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<sup>2</sup> The Washington State Department of Commerce Agency Resource Book is posted at <http://www.commerce.wa.gov/site/1073/default.aspx>

## ***Local Programs***

The local programs inventoried as part of this section were limited to seven programs. Although local affordable housing programs administer both federal and state funded program, this section refers to only locally funded programs.

There is no integrated database of state, federal, and local programs that help to finance affordable housing in Washington State. Therefore, the Inventory is an initial snapshot based on the investment and benefits data that could be accessed. It is not a substitute for an ongoing integrated statewide affordable housing data clearinghouse.

## **Washington Low Income Housing Alliance Survey Methodology**

### ***Data Collection***

After an analysis of similar inventories conducted around the country<sup>3</sup>, the Housing Alliance chose the variables for which data would need to be collected in order to answer the research question. After identifying these variables, the Housing Alliance contacted more than 80 federal, state, and local entities to gather financial information and program information on all affordable housing programs active in the State of Washington since 1999.

These entities were contacted between January 2008 and April 2009. 85% of the entities contacted provided data in compliance with the request, 11% were unable to comply, and 3% did not respond to the request.

### ***Organizing the Data***

The Housing Alliance built the Inventory database in Microsoft Access with the assistance of a database development consultant, a sub-contractor. The final database takes into consideration the range of potential uses for the data and allows for replication of the study.

### ***Analysis***

Central to the analysis portion of the report are the County Profiles. Each County Profile provides statistics on poverty in the county and on the affordable housing in the county captured by the study; indicators of need for affordable housing; charts detailing the funding levels of, and units produced by, each affordable housing program; characteristics of properties and properties' residents in the Multifamily database; and information on additional funding programs.

In addition, the Housing Alliance created a section of Case Studies on affordable housing developments to illustrate the variety of projects developed using Housing Trust Fund and other public funding. These case studies show, in graphical form, the amount of benefit received by each family as a result of living in publicly funded affordable housing.

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<sup>3</sup> Shimberg Center at University of Florida, National Low Income Housing Coalition; <http://www.shimberg.ufl.edu/>

### ***Limitations***

The research question limited this report to investigating affordable housing production funding between 1999 and 2009 only. This limitation omits affordable housing from two significant funding sources: The first decade of Housing Trust Fund-financed development; and the peak period of HUD-funded affordable housing development, carried out by public housing authorities and private developers from the 1940s to the early 1980s.

Furthermore, the majority of entities were not sufficiently prepared to produce 2008-2009 biennium data. In order to avoid skewing the bulk of the data, the parameters of the analysis have been narrowed to 1999 through 2007.

Finally, the usability and validity of the data presented in the Inventory is dependent on the accuracy and degree of detail of the data submitted to the Housing Alliance. As is the case with any kind of data, affordable housing provider and funder data collection and storage methods have changed and improved over time. While every effort was made both on the part of the Housing Alliance, and on the part of data providers, to ensure accuracy of the data, some minor and unintentional errors, omissions, or discrepancies can be expected to have occurred.

### **Washington Low Income Housing Alliance Statewide Survey Inventory Variables**

The following data points were requested from all data sources in fulfillment of the Inventory request. Not all data sources were able to provide all data sought for the report.

#### **Project-Based Capital Data**

- Project Name
- Address (street, city, county, zip code)
- Target Clients (Homeless, household, disabled, elderly, other)
- Type (Permanent rental, shelter, transitional, homeownership, other)
- Use (new construction, acquisition, rehabilitation, other)
- Target Income level
- Total Units
- Total amount of money per project per program (i.e. amount given to project from Housing Trust Fund. This includes federal, state, and local funding sources)

#### **Client-Based Subsidy Data**

- Program
- County
- Number of vouchers
- Total amount of money per program per year (i.e. Section 8 dollar amount and number of vouchers)

#### **Homeownership Data**

- Loan amount
- Households served (per each Loan)
- Loan program

## CHAPTER 2: OVERVIEW OF PUBLICLY FUNDED AFFORDABLE HOUSING PROGRAMS

This chapter provides a summary of the affordable housing programs included in this Inventory and summarizes the data presented in Appendix 1 through 7. The Inventory consists of approximately 94 Affordable Housing Programs providing funding towards Affordable Housing in the State of Washington.

Below are the top ten programs listed in order of dollars invested into the state. The largest investment in affordable housing in the state of Washington is by far, Mortgage Insurance provided through the U.S. Department of Housing and Urban Development (HUD). Although this program is not solely helping low income households, it represents a large commitment and therefore has been included for purposes of this overview. The second largest program is also from the U.S. Department of Housing and Urban Development (HUD), and provides assistance through housing vouchers (Section 8). Several of the top ten programs, most notably investments through the Washington State Housing Finance Commission and the Housing Trust Fund are often used together to support the creation or rehabilitation of housing units. Descriptions for each of the following programs can be found in Chapter 4 of this report.

Figure 1: Top Ten Affordable Housing Funding Sources in Washington State 1999-2008<sup>4</sup>

Total Dollar Amount	Program Name	Source of Funds
\$29,016,094,394	Mortgage Insurance	HUD
\$3,914,911,550	Section 8 "Rental Assistance"	HUD
\$1,549,461,408	House Key State Bond Loan Program	WSHFC
\$1,353,251,246	Tax-exempt Multifamily Bonds	WSHFC
\$1,027,874,171	Low Income Housing Tax Credit Program (9%)*	WSHFC
\$927,138,847	Tax-Exempt Bond Financing for Nonprofit Housing	WSHFC
\$873,761,836	Low Income Housing Tax Credit Program (4%)*	WSHFC
\$514,800,000	Housing Trust Fund (7%)	STATE
\$349,282,776	Very Low to Moderate Income Housing Loans	USDA
\$339,286,472	Public And Indian Housing- operating subsidy	HUD
\$291,200,648	Home Investment Partnerships Program	HUD
<b>\$39,865,862,700<sup>5</sup></b>		

Figure 1

<sup>4</sup> Sources of Affordable Housing Funds Operating and Capital (1999-2008 totals) from HUD, USDA and Washington State Housing Finance Commission reports requested by HTF, and HTF data.

<sup>5</sup> In Figure 4, the total dollar amount includes the U.S. Department of Housing and Urban Development (HUD) Mortgage Insurance program. The total affordable housing investment of federal, state, and local funding in Washington State reported in this Inventory does not include Mortgage Insurance in order to not skew the data.

### *Federal, State, and Local Funding Source*

The next three charts depict all of the funding sources and show the relative percentage invested in Washington State from federal, state and local sources. In these charts, federal sources are combined and include both direct funding programs as well as conduit funding programs provided with federal authority. These combined federal sources represent the largest investment in housing in the state during the 1999-2008 inventory periods. Many of these federal programs require a match or leverage and require additional funding sources to fill gaps and ultimately yield benefits to Washington State households. Of significant note, is the difference in the second two time series graphs below, with a depiction with and without the HUD Mortgage Insurance.

**Figure 2: Source of Affordable Housing Funds Relative Percentage of Investment 1999-2008 (Dollars in Millions)<sup>6</sup>**

Federal housing programs represent the largest investment at 91% of the total funding, with state investment and exemptions representing 6%, and local investment and exemptions representing 3%.

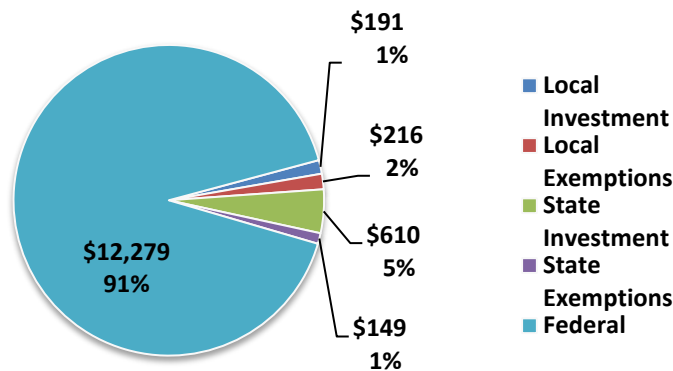


Figure 2

The next two charts Figure 3 and 4 illustrate the impact HUD Mortgage Insurance Program funds contribute to Public Funder Investment of Affordable Housing in Washington State. Given the magnitude of this program it has been depicted separately as to not skew the federal funds category. Although this program does not specifically have a low income requirement, and is a federal guarantee of private investment, it is a substantial investment that has fluctuated greatly over the period displayed.

<sup>6</sup> Federal sources include HUD, (except Mortgage Insurance), USDA, Tax Credit financing, and program funds from other federal agencies (e.g. HHS). Local Investment includes 56% Seattle Housing Levy funds, local portion of document surcharge fees/recording fees and other local programs. State and local property tax exemptions are treated separately.

Figure 3: Level of Public Funder Investment 1999-2008 (Without Mortgage Insurance) (A)<sup>7</sup>

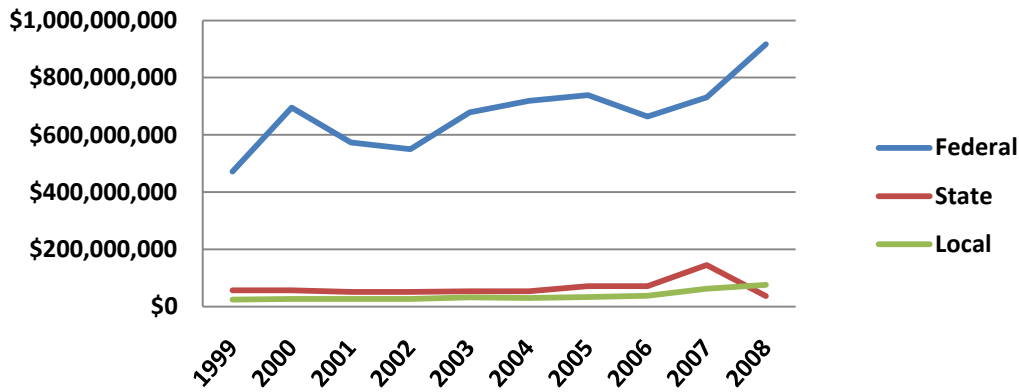


Figure 3

Figure 4: Level of Public Funder Investment 1999-2008 (With Mortgage Insurance) (B)

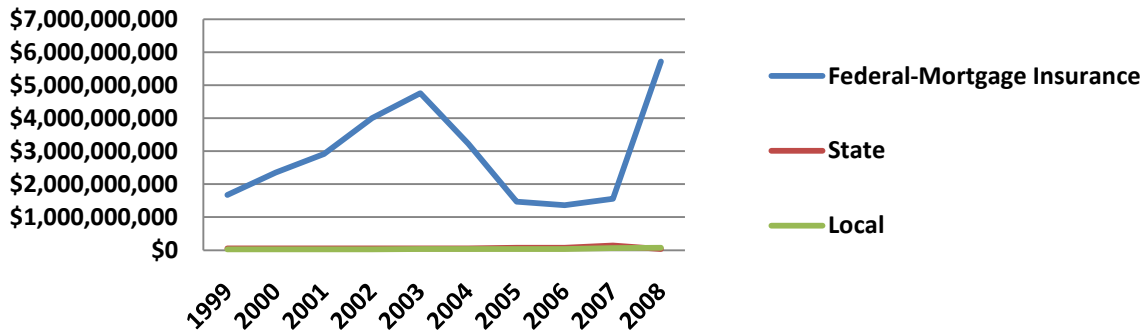


Figure 4

### Activities Funded

As detailed in the program descriptions in Chapter 4, each of the programs has distinct activities and criteria that must be met in order to receive funding. The next two pie charts show for all of the funding sources the types of activities that have been funded. The first pie chart depicts that the level of investment for multifamily housing is much greater than single family housing and the second pie chart depicts the difference between operating and capital funds.

<sup>7</sup> The State Investment is based on annual amounts, and although the high point of the Housing Trust Fund, was \$200 million in the 2007-2009 biennium, it is depicted based upon the annual appropriation amounts of \$130 million in 2007 and \$70 million in 2008.

Figure 5: Multifamily Versus Single Family, All Capital Sources 1999-2008<sup>8</sup>

The level of investment in affordable housing is 70% multifamily housing and 30% single family housing.

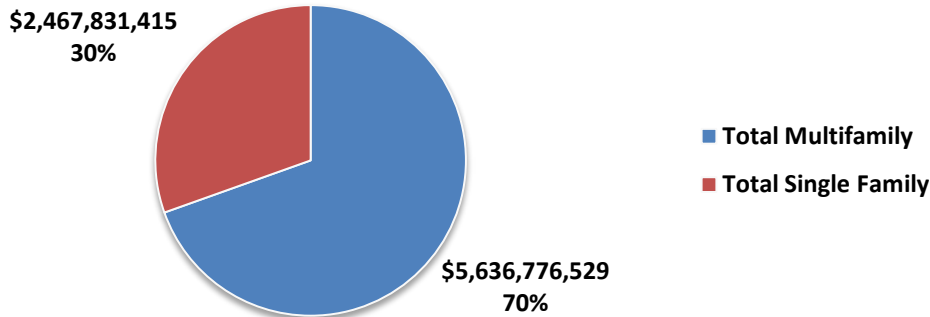


Figure 5

Figure 6: Total Operating versus Capital Funding, All Sources 1999-2008<sup>9</sup> (Dollars in Billions)

Of all the funding from 1999-2008, 62% went to capital and 38% went to operating.

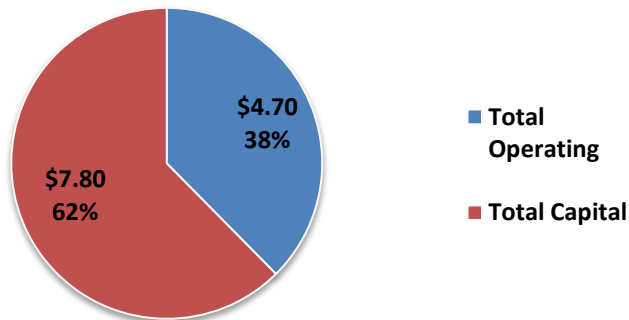


Figure 6

### ***Federal Funds***

The next two charts provide additional detail on the federal housing programs. The first chart depicts activities funded and the level of funding between mortgage insurance, operating, capital and the HOME program. The second chart provides the breakdown of federally funded programs by agency.

<sup>8</sup> Source: HUD, USDA and Local Government reports requested by HTF, and HTF data

<sup>9</sup> Source: HUD, USDA and Washington State Housing Finance Commission reports requested by HTF, and HTF data. Comparison of Capital (e.g. construction) to Operating (e.g. rent assistance) funding committed to project by all public funders, 1999-2008.

Figure 7: Federal Funding Types 1999-2008<sup>10</sup>

Federal source dollars applied to Capital or Operating costs 1999-2008. HOME funds are treated separately, as they can be applied to both Capital and Operating costs.

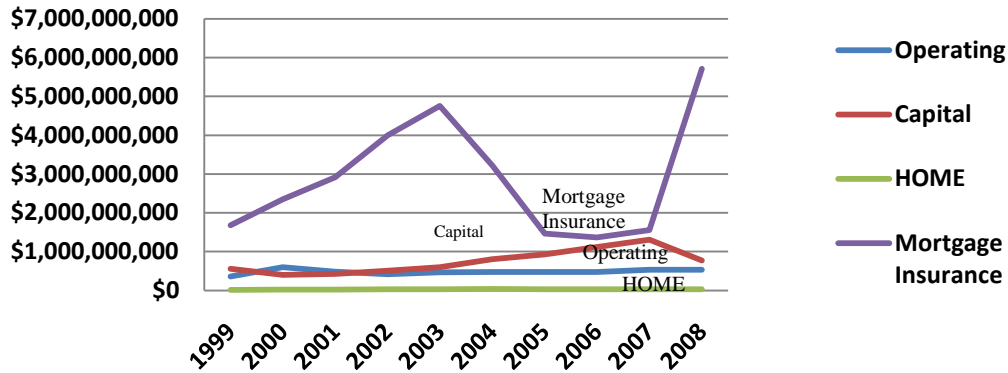


Figure 7

Figure 8: Sources of Federal Funds by Source Agency 1999-2008<sup>11</sup> (Dollars are in Millions)<sup>12</sup>

Of the federal funds, the U.S. Department of Housing and Urban Development (HUD) invested 46%, Washington State Housing Finance Commission (WSHFC) invested 45%, the U.S. Department of Agriculture invested 8% and 1% other federal. “Other Federal” includes funding received from the Federal Department of Health and Human Services and the Environmental Protection Agency.

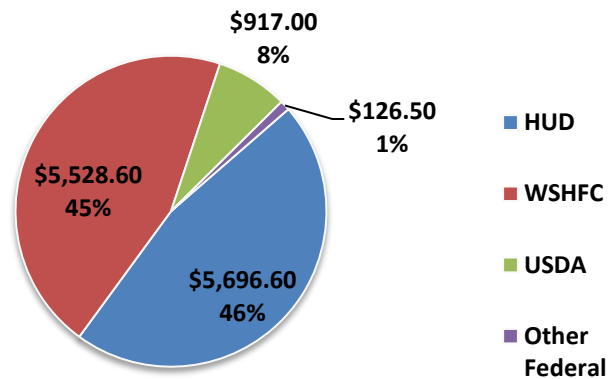


Figure 8

### State Funded

<sup>10</sup> Source: HUD, USDA and Washington State Housing Finance Commission reports requested by HTF

<sup>11</sup> Source: HUD, USDA and Washington State Housing Finance Commission reports requested by HTF

<sup>12</sup> The Washington State Housing Finance Commission (WSHFC) manages Federal Tax Credits allotted from the Federal Internal Revenue Service.



The following pie chart displays the types of funds managed at the state level. The majority of programs managed at the state level are from federally funded sources. The state dollars managed represent 9.4% of the total funds managed at the state level.

**Figure 9: Sources of Funds Managed at State Level, Operating and Capital 1999-2008 (Dollars Are in Millions)** <sup>13</sup>

Of the funds managed at the state level, 90% are federal, 9% are state, and 4% are local.

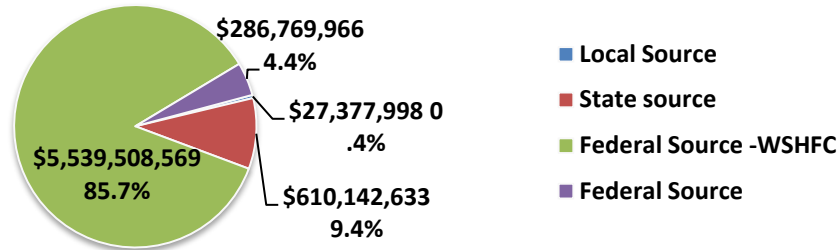


Figure 9

### **Local Funds**

**Figure 10: Local Sources of Funding (Dollars are in Millions)**

Local Investment includes 56% Seattle Housing Levy funds, 21% local portion of document surcharge fees/recording fees funds, 19% King County Housing Finance Program funds, and 4% from A Regional Coalition for Affordable Housing Trust Fund (ARCH).

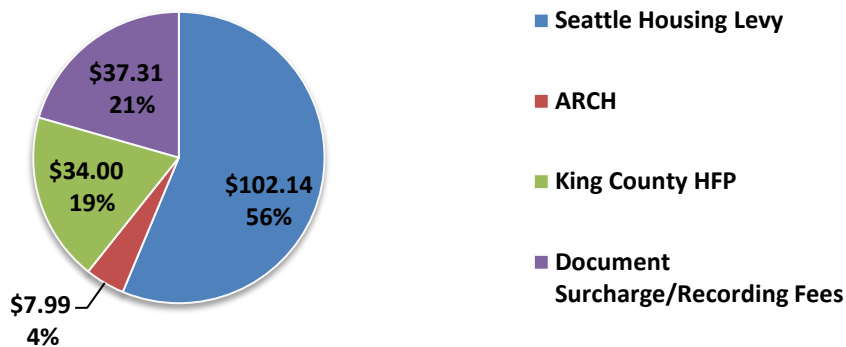


Figure 10

<sup>13</sup> Includes programs and funds managed by both the Washington State Housing Finance Commission and the by the Department of Commerce. Local sources include 56% Seattle Housing Levy funds, local portion of document surcharge fees/recording fees and other local programs. Federal sources include EPA Lead Based Paint program funds and HUD-HOME funds.

## **Washington State Affordable Housing Needs and Benefit**

### ***Needs***

250,000 households statewide are “severely rent burdened,” paying more than 50% of their income toward housing.

- Since 1989, HTF has created 35,000 + units, which represents 14% of the total need
- 215,000 households are still in need
- It would take 4.54 billion to house the remaining 215,000 households, assuming the average HTF investment of 21,000/unit<sup>14</sup>

Furthermore, according to the Washington State Office of Financial Management there are 729,000 people in Washington who live in poverty. According to Washington State’s Ten-Year Homelessness Plan, over 87,000 people are estimated to experience homelessness in Washington State each year.

### ***Benefits***

The Department of Commerce is not providing inclusive analysis, considering all funding sources, on the cumulative benefit statistics for how many actual households received services or how many units were built per year. The inventory was not able to de-duplicate the data collected from all the funding sources. Therefore, there is an unknown amount of double counting of units built or households served reported by each funding source. Please refer to Chapter 1 for more information on the reports limitations.

For the purposes of this inventory, where data was available, benefit was defined at the program level as either a direct benefit to an individual or household assisted, or units built, rehabilitated, or assisted. Please refer to the total benefit data listed with each individual program in Chapter 4. Also, in the Chapter 5 Case Studies, the Inventory provides county by county regulatory rent benefits for individuals based on cost savings comparing county by county market rate rent and affordable housing rent.

Many of the programs measure and collect benefit data differently. It is difficult to provide a summarized benefit for all of the different programs. Many of the programs either measure households served, units created, bed nights provided or some type of service provided. In addition, it was difficult to collect benefit data for some of the federal programs. For the purposes of this inventory, where data was available, benefit was defined at the program level as either a direct benefit to an individual or household assisted, or units built, rehabilitated or assisted. It was further categorized based on the type of benefit provided, as depicted below. This data is a cumulative summation, and data displayed in the benefit section is duplicative, as many of the funding sources have funded the same projects.

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<sup>14</sup>This number is an average over the life of the program. Cost Per Unit has almost doubled in recent years to 40k)

The next two pie charts provide an overview of the total benefits achieved combining all of the funding sources and the available benefit data for each program.

**Figure 11: Total Units Produced Through Affordable Housing Funding 1999-2008<sup>15</sup>**

Of the units produced, rehabilitated or assisted 76% were rental and 24% were homeownership.

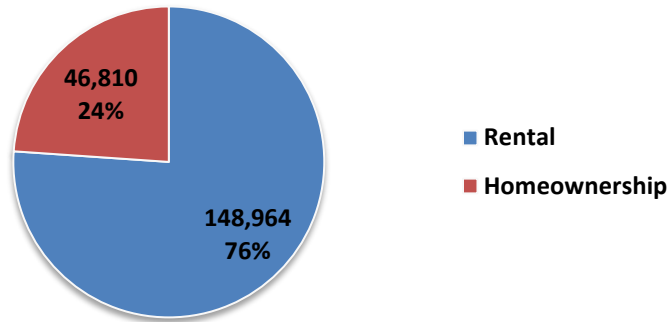


Figure 11

**Figure 12: Total Households Benefited (Operating Budget Benefits) 1999-2008**

Of the households assisted 80% went to services, 12% went to vouchers, and 8% went to down payment assistance. The services data point below include households benefitted from programs such as Low Income Housing Energy Assistance Program and support services for emergency shelter.

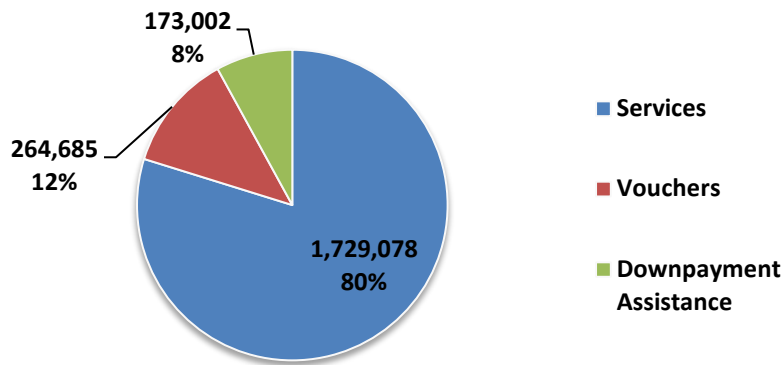


Figure 12

<sup>15</sup>Units Built/Rehabilitated/Assisted includes Multifamily Rental and Single Family Homeownership built, rehabilitated or weatherized. Benefit data does not represent actual units created as many of the funding sources contribute to benefiting one household, this number is a cumulative total of all the funding sources.

***Rippling Benefits<sup>16</sup>***

Prior to the current economic downturn, the housing market accounted for 24% of the state's employment and a significant portion of state tax revenues in sales, property, business and occupation and real estate excise taxes. In addition to permanent housing, homeownership provides social benefits of community stability and wealth creation.

- A recent National Association of Home Builders study estimated that the one-year impacts of building 100 single-family homes in King and Snohomish Counties yielded \$18.1 million in local income, \$2.8 million in taxes and other local government revenue, and 311 local jobs. Similarly, construction of 100 multifamily units creates \$11.3 million in local income, \$1.4 million in local government revenue and 188 local jobs.
- The affordable housing industry is tremendously important to Washington's economy, representing \$3 billion in business<sup>17</sup>, which is roughly the size of the Washington wine industry.
- On a state wide basis over the last three years, first-time homebuyers only made about 73% of the income needed to purchase their first home. *Source: Fall 2009 Washington State Center for Real Estate Research Report.*

County	Median Home Price	Area Median Income (Based on a household of four)	Housing Affordability Index (HAI)	First-Time HAI
Statewide	\$253,500	\$59,233	125.5	73.3

- 18% of Washingtonians who rent pay more than 50% of their income toward rent, which ranks us as the eighth state in the nation for having the most severely cost-burdened rental households. 39% of Washingtonians who rent pay more than 30% of their income toward rent, which ranks us fifth behind California, Florida, New York, and Oregon as a cost-burdened state. These numbers affect a range of low and moderate income Washingtonians, although those with the lowest incomes experience the most dramatic impacts. *Source: 2009 Policy Map data through The Reinvestment Fund.* (Influences the “Increase Supply, Decrease Cost of Affordable Rental Housing” strategy).
- There is no community in Washington State where a disabled person on Social Security Income can afford to rent a market rate unit. *Source: Average rents come from the Fall 2009 Washington State Center for Real Estate Research Report. Income estimates come from OFM.* The average one bedroom apartment in King County rents for \$930 a month. A disabled person on SSI receives approximately 17% of area median income, or approximately \$1,200 per month. In Kitsap County, the average rent is \$639 a month and 17% of area median income is \$1,000 per month. In Walla Walla County, the

<sup>16</sup> Affordable Housing Advisory Board 2010-2015 5-Year Plan

<sup>17</sup> Based on affordable housing production expenditures and wine industry volume in 2007.

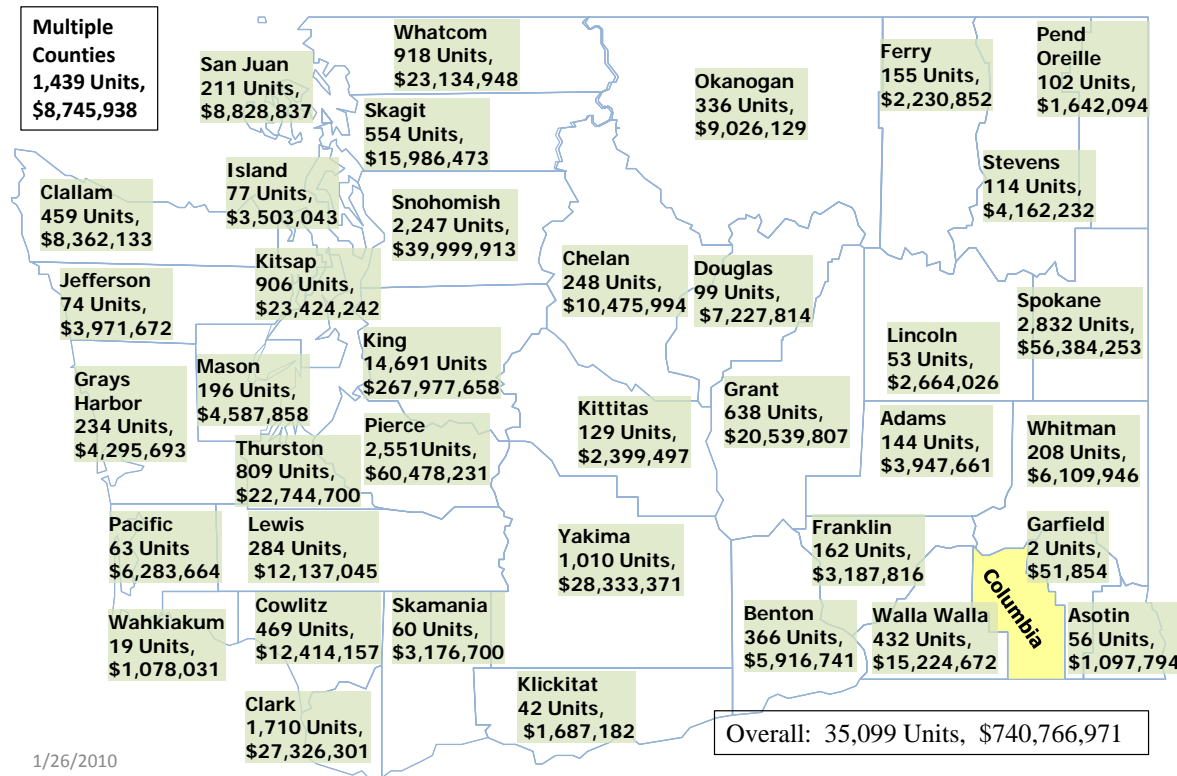
## Chapter 2: Overview of Publicly Funded Affordable Housing Programs

average rent is \$740 a month and 17% of area median income is \$850 per month. In each case, a person on SSI would have to spend more than 50% of their income and that is neither affordable nor sustainable.

## CHAPTER 3: OVERVIEW OF THE WASHINGTON STATE HOUSING TRUST FUND (HTF)

Since 1989, the Housing Trust Fund has committed dollars to 1,576 projects comprised of 35,099 homes and apartments, representing a state investment of \$740 million. This resource has been a critical catalyst for attracting affordable housing investment in the state. For every dollar of HTF investment the program has attracted and leveraged an additional four dollars, resulting in a total of approximately \$3 billion dollars of additional investment in the state of Washington. Given the increase in state funding through the Housing Trust Fund, this section provides additional detail and data regarding the state's investment in affordable housing directly associated with this program.

Figure 13: Multifamily and Home Ownership Units, Dollars 1989-2009



1/26/2010

Figure 13

The Housing Trust Fund supports community efforts to ensure the availability of safe, decent, and affordable housing by providing loans and grants for construction, acquisition, and rehabilitation of low-income multifamily and single-family housing. Housing units supported by the Housing Trust Fund may only serve people with incomes at 80% or below of the local area's median income.

**Year Established:**

Authorizing legislation in 1986  
Operating appropriation in 1987  
Capital appropriation in 1989

**Enabling State Statutes:**

Chapter 43.185 RCW and  
Chapter 43.185A RCW

**Eligible Activities**

Eligible activities include: new construction, rehabilitation, or acquisition of low and very low-income housing units; acquisition of real property; acquisition to preserve low-income or very low-income housing; down payment or closing cost assistance for eligible low-income buyers; and site improvements (on-site only).

Figure 14: Spring 2005 - Fall 2008 Activity Types Overall (8,385 Units)

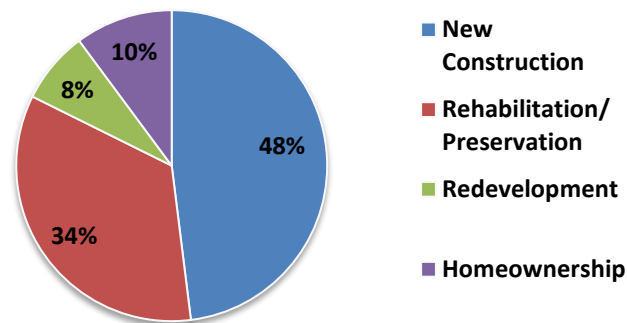


Figure 14

**The Housing Trust Fund is directed to give preference to affordable housing projects based on the extent to which the sponsors:**

- Leverage other funds;
- secure a commitment from programs to provide habilitation and support services for projects that are intended to house special needs populations;
- generate local government project contributions in the form of infrastructure improvements and others items;
- encourage ownership, management, and other project-related responsibility opportunities;
- demonstrate a strong probability of serving the original target group or income level for a period of at least 25 years;
- have the demonstrated ability, stability and resources to implement the project;
- demonstrate serving the greatest need;
- provide housing for persons and families with the lowest incomes;
- serve special needs populations which are under statutory mandate to develop community housing;
- ensure access to employment centers;
- provide employment and training opportunities for disadvantaged youth; and
- provide proximity to available public transportation services.

Figure 15: Units Funded by Population Served (2005-2007 and 2007-2009)

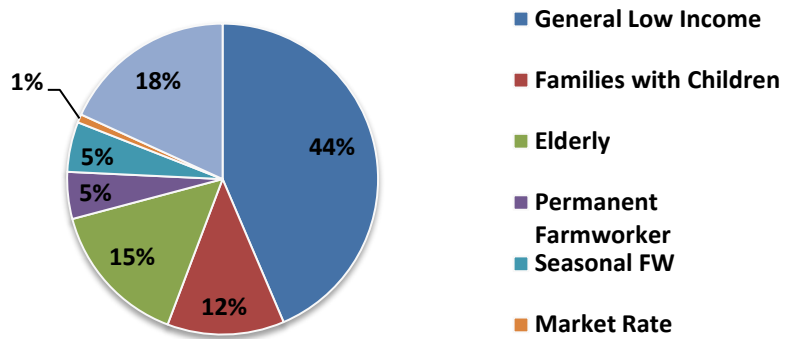
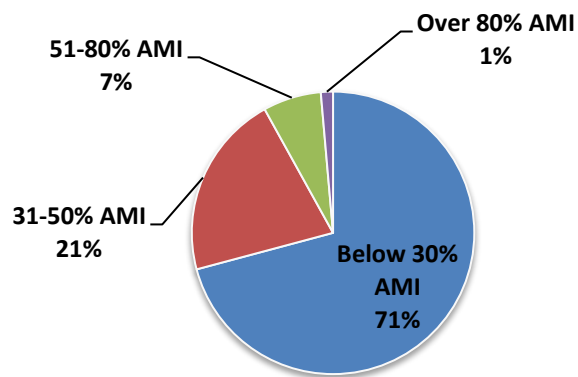


Figure 15

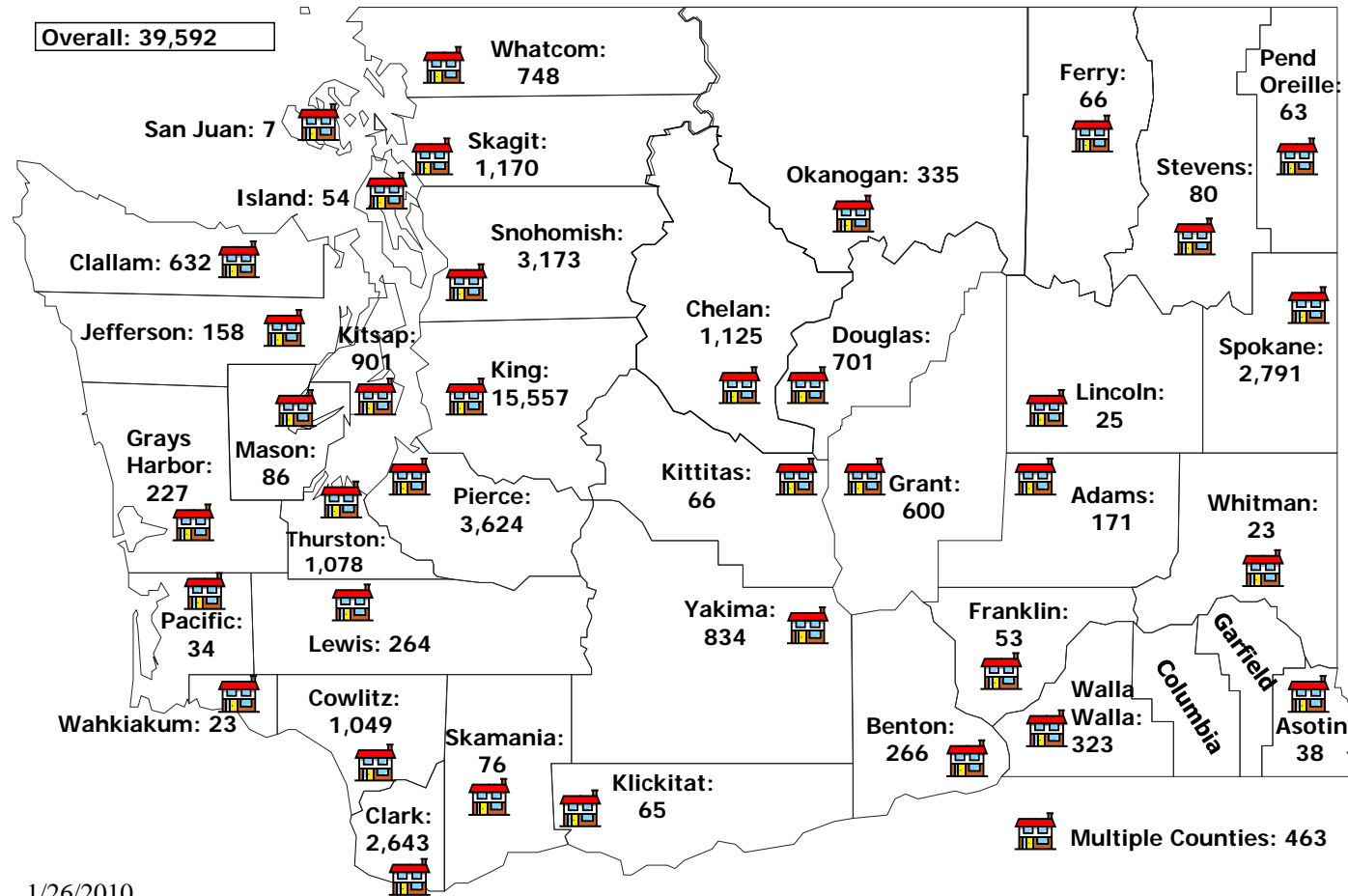
Figure 16: Households\* Served (2007 Annual Report Data)



\*Includes shelters  
Figure 16



Figure 17: Housing Trust Fund: HouseHolds Served, 2007 "Point-In-Time" Annual Report Data (Includes Shelters)



1/26/2010  
Figure 17

## **Allocation of Resources**

Applicants compete for resources in application rounds, held twice per calendar year, in the Fall and Spring. There are four award rounds each biennium. The Spring round of odd-numbered years is funded using resources from the next biennium's appropriation.

The application process consists of two stages. In order to apply for funds, a brief summary of the project and Housing Trust Fund request (Stage 1 application) is required. Staff work with all applicants to provide technical assistance and screening for readiness and discuss the level and type of competition in each funding round. Stage 2 applications are comprehensive and provide detailed information on all aspects of the project.

Staff review, analyze, and present projects by geographic regions. Lead reviewers are responsible for the full analysis of a project. Each lead presents to the group of reviewers, with discussion and debate as to the merits of the project, with final reconciliation and staff recommendations made in conjunction with the Managing Director.

After each geographic region's projects are determined, staff prepares and presents their recommendations to a Credit Committee. This committee is made up of other statewide partners, including a representative from the Housing Finance Commission, Department of Social and Health Services, Association of Washington Cities, Rural Development, a bank representative from Washington Community Reinvestment Association, and some local representatives from the City of Seattle, King County and a rotating urban representative. There is also a representative from the east side of the state, representing a predevelopment lender. This committee thoroughly reviews staff recommendations and can offer conditions. Final awards are approved by the Agency Director and Assistant Director of Housing.

## **Application Evaluation Criteria**

Statutory requirements include:

- At least 30% of funding shall benefit projects in rural areas of the state.
- The department shall provide for a geographic distribution on a statewide basis.
- The department shall give first priority to applications for projects and activities which utilize existing privately owned housing stock, including privately owned housing stock purchased by nonprofit public development authorities and public housing authorities.

The statute also lists approximately 12 additional criteria under which projects should be evaluated, and these have been summarized into the following categories:

- Project Design
- Housing Need
- Organizational
- Capacity
- Financial
- Feasibility
- Local Support
- Readiness

### Past Investments and Finance Partners

By statute, 30% of the funding is targeted to projects in rural areas of the state of Washington, provided there are enough applications and viable projects in the pipeline.<sup>18</sup> It is an internal program policy that the remaining 70% of Housing Trust Funds are split, with approximately 35% going to Seattle/King County and 35% going to other urban areas.

Figure 18: Regional Breakdown of HTF Awards Spring 2005-Fall 2008

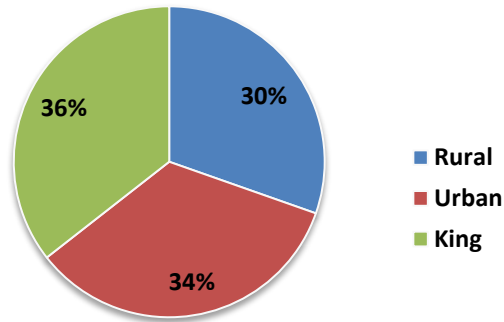


Figure 18

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<sup>18</sup> RCW 43.185.050

Figure 19: Housing Trust Fund Capital Budget Appropriations

Set Asides	1999-2001	2001-2003	2003-2005	2005-2007	2007-2009
DD Housing	\$5,800,000	\$5,000,000	\$5,000,000	\$5,850,000	\$5,000,000
Farmworker Housing	\$8,000,000	\$8,000,000	\$8,000,000	\$11,000,000	\$14,000,000
Housing for Homeless Families w/ Children	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Victims of Domestic Violence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,500,000	\$1,000,000
Self-help Housing		\$2,000,000	\$2,000,000	\$2,500,000	\$2,500,000
Low-Income Housing (General Pool)	\$60,000,000	\$48,000,000	\$50,000,000	\$73,800,000	\$121,450,000
Cost Study					\$100,000
Housing Inventory					\$200,000
Disaster Areas					\$10,000,000
Preservation of Farmworker Housing					\$2,000,000
Native American					\$1,500,000
Manufactured Housing					\$4,000,000
Weatherization/Energy Matchmakers *		\$9,000,000	\$9,000,000	\$13,500,000	\$9,000,000
On-farm Infrastructure *				\$2,500,000	\$4,000,000
Equity Program *					\$10,000,000
Burien Housing *					\$250,000
Rapid Response *					\$10,000,000
<b>Totals</b>	<b>\$79,800,000</b>	<b>\$78,000,000</b>	<b>\$81,000,000</b>	<b>\$121,000,000</b>	<b>\$200,000,000</b>

Figure 19

\* These set-asides are not administered by the Housing Trust Fund and total \$33,250,000.

The distribution of funds is also guided by legislative provisos (set asides) that direct the Housing Trust Fund to appropriate funds to specific populations or geographic areas. The set-aside amount has ranged from \$19.8 million (1999-2001 Biennium) to \$78.5 million (2007-2009).

### Financing Partners

Historically, for every \$1 of Housing Trust Fund investment, \$4 of other private and public funding is leveraged. This last biennium showed an average of other dollars leveraged totaling \$5.20 of public and private funds to \$1 of Housing Trust Fund investment.

The types of real estate transactions and the complexity of the legal and financing structures have changed considerably over time. Project financing includes resources administered through the Washington State Housing Finance Commission including tax-exempt bonds and Low Income Housing Tax credits, a federal tax credit allocated through the Housing Finance Commission. Although financing through federal programs has decreased substantially over the years, the U.S. Department of Housing and Urban Development (HUD) and U.S. Rural Development Agency (USDA) are still important funding partners to the Housing Trust Fund. Private sources, such as banks and foundations contribute to these projects, as well as local funding from housing levies or federal pass-through dollars. Given the matrix of restrictions and limitations, layering and stacking the mix of resources is critical for any of these projects to be produced. The loss of any one source would severely reduce the amount of units produced and benefit yielded by a

representative percentage as depicted below in the charts and graphs displaying the leverage and sources utilized.

Figure 20: HTF Leveraged Funds (Funding Rounds Spring 2005 - Fall 2008)

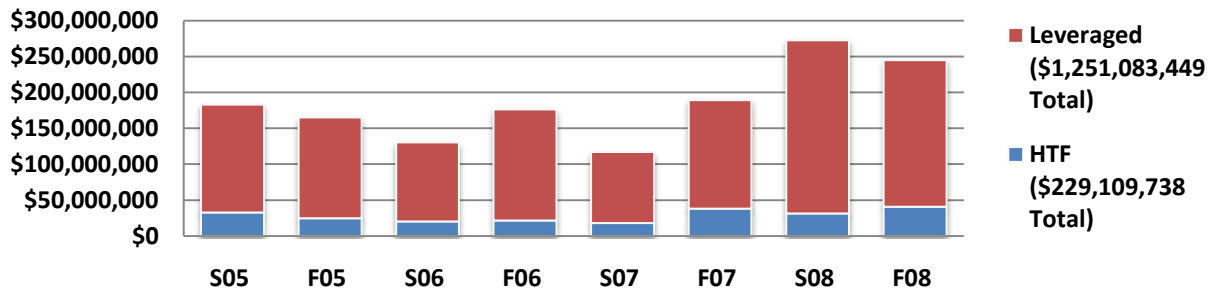


Figure 20

Figure 21: Total Funding Sources at Award, Spring 2005-Fall 2008

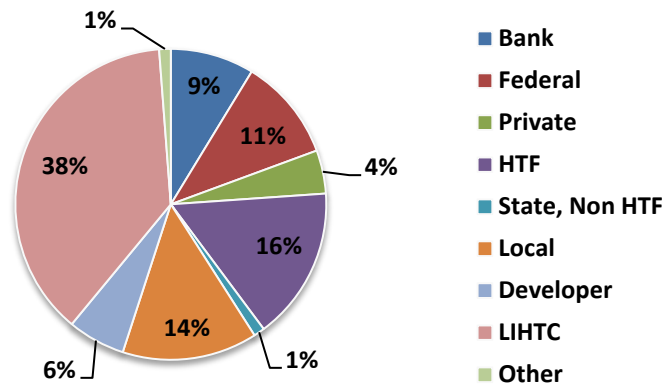


Figure 21

Percent contributions to total project cost at award by each major category of funding source.

## CHAPTER 4: AFFORDABLE HOUSING INVENTORY PROGRAM DESCRIPTIONS

The following Affordable Housing Programs are categorized by funding source, each include a description of the program, the total amount of investment and benefit, as well as who administers the program. Each program description includes a CFDA number and tracking number correlating to the investment and benefit data. Please refer to the corresponding appendices for the backup data and detailed footnotes per affordable housing program.

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## **U.S. Department of Agriculture (USDA) Federally Funded Housing Assistance Programs**

The U.S. Department of Agriculture was not able to provide benefits data for 1999-2008. However, USDA's annual reports provide summary data for federal fiscal years 2007 and (2008) respectively. These include 438 (905) single family rural households that received direct loans, loan guarantees, home repair loans, or home repair grants. For multifamily housing, USDA reported 315 (323) multifamily and farm labor housing properties totaling 9,272 (9,537) units. The Consolidated Federal Funds Report database was used to define the Federal Government expenditures or obligations for affordable housing in Washington State. This was done by doing data queries on all CFDA numbers associated with the affordable housing programs the census database is posted at <http://harvester.census.gov/cffr/>. Each program description in this section has a corresponding 5 digit CFDA number. Please refer to Appendix 1 for more detailed total investment and benefit data.

### **Farm Labor Housing Loans and Grants - Sec 514 and 516 10.405 (42T)**

Funding Source: U.S. Department of Agriculture (USDA)  
Administered by: U.S. Department of Agriculture (USDA)  
Total Investment: \$37,940,997  
Total Benefit: No data available

Farm Labor Housing Loans and Grants provide decent, safe, and sanitary low-rent housing and related facilities for domestic farm laborers.

The loans and grants may be used for construction, repair, or purchase of year-round or seasonal housing; acquiring the necessary land and making improvements on land for housing; and developing related support facilities including central cooking and dining facilities, small infirmaries, laundry facilities, day care centers, other essential equipment and facilities or recreation areas. Funds may also be used to pay certain fees and interest incidental to the project. Restrictions on the use of funds are: Developers' fees, resident services, cost of unrelated commercial space, costs associated with other lenders/grantors. Housing financed with labor housing loan or grant funds must be occupied by domestic farm laborers, individuals who derive a substantial portion of their income from farm labor, and their families. The occupants must also be a U.S. citizen or permanent resident.

Loans are available to farmers, family farm partnership, family farm corporations, or an association of farmers. Loans and grants are available to States, Puerto Rico, the U.S. Virgin Islands, political subdivisions of States, broad-based public or private nonprofit organizations, federally recognized Indian Tribes and non-profit corporations of farm workers. Grants are available to eligible applicants only when there is a pressing need and when it is doubtful that such facilities could be provided unless grant assistance is available.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=ede0ddb36a3af911603ef251a159ed93>



### **Rural Development Multifamily Housing Revitalization Demo Program 10.447 (43T)**

Funding Source: U.S. Department of Agriculture (USDA)

Administered by: U.S. Department of Agriculture (USDA)

Total Investment: \$4,465,164.00

Total Benefit: No data available

The Rural Development Multifamily Housing Revitalization Demo Program preserves and revitalizes existing rural rental housing and farm labor housing projects financed by RHS under Section 515 and Sections 514/516 of the Housing Act of 1949 and to ensure that sufficient resources are available in order to continue to provide safe and affordable housing for low-income residents.

Eligible applicants include owners or buyers of financially viable Section 515 financed rental or Section 514/516 labor housing properties.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=57bdf795bb2ec3739e3594d0db0c7056>

### **Rural Housing Preservation Grants 10.433 (44T)**

Funding Source: U.S. Department of Agriculture (USDA)

Administered by: U.S. Department of Agriculture (USDA)

Total Investment: \$1,393,631.00

Total Benefit: No data available

Rural Housing Preservation Grants assist very low- and low-income rural residents individual homeowners, rental property owners (single/multi-unit) or by providing the consumer cooperative housing projects (co-ops) the necessary assistance to repair or rehabilitate their dwellings. These objectives will be accomplished through the establishment of repair/rehabilitation, projects run by eligible applicants. This program is intended to make use of and leverage any other available housing programs which provide resources to very low and low-income rural residents to bring their dwellings up to development standards.

Eligible applicants must be a State or political subdivision, public nonprofit corporation, Indian tribal corporations, authorized to receive and administer housing preservation grants, private nonprofit corporation, or a consortium of such eligible entities. Applicants must provide assistance under this program to persons residing in open country and communities with a population of 10,000 that are rural in character and places with a population of up to 20,000 under certain conditions. Applicants in towns with population of 10,000 to 20,000 should check with local Rural Development office to determine if the Agency can serve them. Assistance is authorized for eligible applicants in the United States, Puerto Rico, Virgin Islands, and the territories and possessions of the United States.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=5dc1f23026ed85f378bef7b9361033b6>

### **Rural Rental Assistance Program 10.427 (46T)**

Funding Source: U.S. Department of Agriculture (USDA)

Administered by: U.S. Department of Agriculture (USDA)

Total Investment: \$162,043,806.00

Total Benefit: No data available

Rural Rental Assistance Program reduces the tenant contribution paid by low-income families occupying eligible Rural Rental Housing (RRH), Rural Cooperative Housing (RCH), and Farm Labor Housing (LH) projects financed by the Rural Housing Service (RHS) through its Sections 515, 514 and 516 loans and grants.

To be eligible to participate in the rental assistance program, borrowers must have an eligible project. All projects must convert to Interest Credit Plan II before they are eligible, except direct RRH and insured RRH loans approved prior to August 1, 1968, and LH loans and grants. For a borrower to have an eligible project, the loan must be an RRH insured or direct loan made to a broad-based nonprofit organization, or State or local agency or; an RRH insured loan made to an individual or organization who has or will agree to operate the housing on a limited profit basis as defined in 7 CFR 3560.254 (a) or; an RCH insured or direct loan or; an LH loan, or an LH loan and grant combination made to a broad-based nonprofit organization or nonprofit organization of farm workers or a State or local public agency. New construction and/or rehabilitation projects, utilizing the Section 8 program from HUD will not be considered eligible projects, although it may be used for eligible families in existing projects utilizing Section 8 for part of the units.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=f787ebe335b424e6ed4ea5e5a0131804>

### **Rural Rental Housing Loans 10.415 (48T)**

Funding Source: U.S. Department of Agriculture (USDA)

Administered by: U.S. Department of Agriculture (USDA)

Total Investment: \$36,179,187.00

Total Benefit: No data available

Rural Rental Housing Loans provide economically designed and constructed rental and cooperative housing and related facilities suited for rural residents. Loans can be used to construct, or to purchase and substantially rehabilitate rental or cooperative housing or to develop manufactured housing projects. Housing as a general rule will consist of multi-units with two or more family units and any appropriately related facilities. Funds may also be used to provide approved recreational and service facilities appropriate for use in connection with the housing and to buy and improve the land on which the buildings are to be located. Loans may

not be made for nursing, special care, or institutional-type homes. Grants are in the form of rental assistance for some units within the underwritten property.

Applicants may be individuals, cooperatives, nonprofit organizations, State or local public agencies, profit corporations, trusts, partnerships, limited partnerships, and be unable to finance the housing either with their own resources or with credit obtained from private sources. However, applicants must be able to assume the obligations of the loan, furnish adequate security, and have sufficient income for repayment. They must also have the ability and intention of maintaining and operating the housing for purposes for which the loan is made. Loans may be made in communities up to 10,000 people in MSA areas and some communities up to 20,000 population in non-MSA areas. Applicants in towns of 10,000 to 20,000 should check with their local Rural Development office to determine if the agency can serve them. Assistance is available to eligible applicants in States, Puerto Rico, the Virgin Islands, Guam, American Samoa, the Northern Mariana's, and the Trust Territory of the Pacific Islands.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=8319093138bae0759450c85f9e6afb3d>

#### **Rural Self-Help Housing and Technical Assistance 10.420 (49T)**

Funding Source: U.S. Department of Agriculture (USDA)  
Administered by: U.S. Department of Agriculture (USDA)  
Total Investment: \$30,183,748.00  
Total Benefit: No data available

Rural Self-Help Housing and Technical Assistance Grants provide financial assistance to qualified nonprofit organizations and public bodies that will aid needy very low and low-income individuals and their families to build homes in rural areas by the self help method. Any State, political subdivision, private or public nonprofit corporation is eligible to apply. Section 523 Grants are used to pay salaries, rent, and office expenses of the nonprofit organization. Pre-development grants up to \$10,000 may be available to qualified organizations.

Eligible applicants must be a State or political subdivision, public nonprofit corporation or a private nonprofit corporation. Assistance is authorized for eligible applicants in the United States, Puerto Rico, Virgin Islands, Guam, and the Northern Marianas.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>,  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=d60339d5e4872307d8e303c035e35d5e>

#### **Very-Low Income Housing Repair Loans and Grants 10.417 (50T)**

Funding Source: U.S. Department of Agriculture (USDA)  
Administered by: U.S. Department of Agriculture (USDA)  
Total Investment: \$8,338,510  
Total Benefit: No data available

Section 504 loans and grants are intended to help very low-income owner-occupants in rural areas repair their properties. Loan funds may be used to make general repairs and improvements to properties or to remove health and safety hazards. Grant funds may be used only to pay for the costs for repairs and improvements that will remove identified health and safety hazards or to repair or remodel dwellings to make them accessible for household members with disabilities. Loans and grants are typically used for repair or replacement of heating, plumbing or electrical services, roof or basic structure as well as water and waste disposal systems, and weatherization. Loans bear an interest rate of one percent and are repaid over a period up to 20 years. In addition to the above purpose, loan funds may be used to modernize the dwelling. Maximum loan amount cannot exceed a cumulative total of \$20,000 to any eligible person and maximum lifetime grant assistance is \$7,500 to any eligible person. The house must be located in an eligible rural area which does not exceed 10,000 population. Some places with populations between 10,000 and 25,000 may be eligible if not within a Metropolitan Statistical Area (MSA). Assistance is available in States, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of Northern Mariana's and the Trust Territories of the Pacific Islands.

Applicants must own and occupy a home in a rural area; and be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence or on indefinite parole. Loan recipients must have sufficient income to repay the loan. Grant recipients must be 62 years of age or older and be unable to repay a loan for that part of the assistance received as a grant. Applicant's income may not exceed the very low-income limit set forth in RD Instructions.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=1fd01d98b199d149c774ac06cd343e60>

### **Very Low to Moderate Income Housing Loans 10.410 (51T)**

Funding Source: U.S. Department of Agriculture (USDA)  
Administered by: U.S. Department of Agriculture (USDA)  
Total Investment: \$636,463,590  
Total Benefit: No data available

Very Low to Moderate Income Housing Loans assist very low, low-income, and moderate-income households to obtain modest, decent, safe, and sanitary housing for use as a permanent residence in rural areas.

Direct and guaranteed loans may be used to buy, build, or improve the applicant's permanent residence. New manufactured homes may be financed when they are on a permanent site, purchased from an approved dealer or contractor, and meet certain other requirements. Under very limited circumstances, homes may be re-financed with direct loans. Dwellings financed must be modest, decent, safe, and sanitary. The value of a home financed with a direct loan may not exceed the area limit. The property must be located in an eligible rural area. Assistance is available in the States, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, Guam,

American Samoa, the Commonwealth of Northern Mariana's, and the Trust Territories of the Pacific Islands. Applicants must have very low-, low- or moderate incomes. Very low-income is defined as below 50% of the area median income (AMI); low-income is between 50-80% of AMI; moderate income is below 115% of AMI. Families must be without adequate housing, but able to afford the housing payments, including principal, interest, taxes, and insurance (PITI). Qualifying repayment ratios are 29% for PITI to 41% for total debt. In addition, applicants must be unable to obtain credit elsewhere, yet have an acceptable credit history. The property must be located in an eligible rural area. Direct loans are made at the interest rate specified in RD Instruction 440.1, Exhibit B (available in any Rural Development local office), and are repaid over 33 years or 38 years for applicants whose adjusted annual income does not exceed 60% of the area median income, if necessary to show repayment ability. Payment assistance is granted on direct loans to reduce the installment to an "effective interest rate" as low as one percent, depending on adjusted family income. Payment assistance is subject to recapture by the government when the customer no longer resides in the dwelling.

Source: See Annual Reports as posted at <http://www.rurdev.usda.gov/wa/publications.htm>  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=a8cf236940764b5a6baaff95710b8598>

## **Washington State Housing Finance Commission (WSHFC) Programs**

The WSHFC administers several programs based on tax incentives provided through the federal tax code including the sale of tax exempt bonds and housing tax credits. In the case of tax exempt bonds, the interest rate savings achieved because the buyer of the bonds does not pay federal income taxes on the interest paid on the bonds results in a lower interest rate on loans to buy or build affordable housing. In the case of housing tax credits, the Commission awards housing credits to developers of qualified affordable rental properties which then sell the credits to investors to raise money to develop the affordable housing property. The housing credits, in turn, provide investors with a dollar for dollar exemption on income taxes for other taxable income. In some cases, the tax exempt bond program and the housing tax credits are used together, resulting in a further federal enhancement of the tax exempt bond subsidy. The total benefit data below includes estimates for 2009. Please refer to Appendix 2 for more detailed total investment and benefit data.

### **Community Reinvestment Act Bond Program (17T)**

Funding Source: Taxable bonds issued by the Commission and purchased by participating CRA lenders

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$5,060,775.00

Total Benefit: 120 Loans

The Community Reinvestment Act Bond Program was a first mortgage program for borrowers in specific communities in Eastern Washington, including low- and moderate-income neighborhoods. This program reduced discriminatory credit practices against low-income neighborhoods. The program is no longer in effect.

The program served low income and minority buyers who earned less than 80% of area median income and lived in CRA specific neighborhoods and communities in Eastern Washington.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/index.htm>

### **Equity Fund Program (18T)**

Funding Source: Washington State, Capital Budget

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$10,000,000.00

Total Benefit: 111 Units

A \$10 million, one-time program created by the legislature for non-profits that are developing workforce housing.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/index.htm>

### **Home Choice Second Mortgage Program (19T)**

Funding Source: The Commission's Program Investment Fund  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$10,637,505.00  
Total Benefit: 824 Loans

Home Choice is a non-amortizing second mortgage program for qualified borrowers who have a disability or a family member with a disability living with them. The program makes available a loan up to \$15,000, which is repayable upon sale or refinance of the house. The program requires one-on-one counseling with a service provider for participants.

Low and moderate income persons with a disability or a household who has a family member with a disability living with them and earn less than 100% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
[www.wshfc.org/index.htm](http://www.wshfc.org/index.htm)

### **House Key ARCH Loan (20T)**

Funding Source: The Commission's Program Investment Fund, Local Funds  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$1,564,093.00  
Total Benefit: 53 Loans

Down payment assistance for applicants in east King County buying a home or condominium within an ARCH member city or surrounding unincorporated east King County ARCH area

This program serves low or moderate income first-time homebuyers who earn less than 80% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/index.htm>

### **House Key Plus CLT Loan (21T)**

Funding Source: The Commission's Program Investment Fund  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$927,782.00  
Total Benefit: 59 Loans

House Key Plus CLT Loan offers down payment assistance for applicants in King and Whatcom counties buying a home or condominium on Community Land Trust properties.



This loan serves low and moderate income first-time homebuyers who earn less than 80% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/index.htm>

### **House Key Plus Program (22T)**

Funding Source: The Commission's Program Investment Fund and private donations  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$12,927,214  
Total Benefit: 3,922 Loans

The House Key Plus Program is a down payment assistance second mortgage program with a 5% interest rate and a ten-year loan term. Eligible households may qualify for a maximum loan amount of up to \$10,000 in all counties.

This program serves low and moderate income first-time homebuyers who earn less than 100% of area median income and are eligible for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/index.htm>

### **House Key Rural Program (23T)**

Funding Source: The Commission's Program Investment Fund, the Washington State Housing Trust Fund and American Dream Down-payment Initiative (ADDI) funds from HUD  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$1,653,085  
Total Benefit: 203 Loans

The House Key Rural program is a down-payment assistant loan program for borrowers living in specified rural areas of the state.

This program serves low and moderate income first-time homebuyers who earn less than 80% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/index.htm>

### **House Key Schools Program (24T)**

Funding Source: The Commission's Program Investment Fund  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$755,807  
Total Benefit: 56 Loans



The House Key Schools program is a down-payment assistance loan program for teachers and employees of community or technical colleges and K-12 public or private schools that are accredited or recognized by the state of Washington.

This program serves low and moderate income first-time homebuyers who earn less than 100% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff

Notes: House Key Veterans Program and House Key School Program total investment are combined in the financial data reported in Appendix 2.

<http://www.wshfc.org/index.htm>

### **House Key Seattle Loan Program (25T)**

Funding Source: The Commission's Program Investment Fund, City of Seattle HOME and other local funds.

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$14,810,210

Total Benefit: 276 Loans

The House Key Seattle Loan is a down-payment loan program offered in partnership with the City of Seattle. Provides up to \$60,000 in down payment assistance for first-time homebuyers

First-time homebuyers who are purchasing a home within the Seattle city limits, earn less than 80% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/index.htm>

### **House Key State Bond Loan Program (26T)**

Funding Source: Tax exempt mortgage revenue bonds

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$1,549,461,408

Total Benefit: 12,784 Loans

The House Key program uses the proceeds of tax-exempt bonds to provide first-time homebuyers the benefit of a lower interest rate mortgage. Should the home financed using the House Key Loan Program be sold or otherwise disposed of within nine years of purchase, a portion of this benefit may be "recaptured".

House Key is a below-market interest rate loan program for qualified \*first-time homebuyers. Borrowers must meet the program income and acquisition cost limits and must attend a free Commission sponsored home buyer education seminar. The following loan types can be used for this loan program: Federal Housing Administration (FHA), Conventional (Fannie Mae or Freddie Mac), Rural Housing Services (RHS) and Veteran's Administration (VA).

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/index.htm>

### **House Key Veterans Program (27T)**

Funding Source: The Commission's Program Investment Fund  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$755,807  
Total Benefit: 11 Loans

The House Key Veterans program is a down-payment assistance loan for Veterans who have served our country.

Honorably discharged Veterans and never remarried spouses and dependent children of deceased Veterans who are first-time homebuyers, earn less than 100% of area median income and qualify for a House Key loan.

Source: Washington State Housing Finance Commission Program Staff  
Notes: House Key Veterans Program and House Key School Loans total investment are combined in the financial data reported in Appendix 2.  
<http://www.wshfc.org/index.htm>

### **Land Acquisition Program (28T)**

Funding Source: Washington State, Capital Budget, Washington State Housing Finance Commission (WSHFC)  
Administered by: Washington State Housing Finance Commission (WSHFC)  
Total Investment: \$11,500,000  
Total Benefit: 456 Units

The purpose of the Land Acquisition Program (LAP) is to assist eligible nonprofit organizations in Washington to purchase land suited for either multi- or single- family affordable housing development. Nonprofit borrowers must demonstrate sound experience and strong development capacity. LAP is a revolving loan program intended to assist with site acquisition for eventual use as affordable housing; LAP is not a short-term acquisition bridge financing program. LAP was created in 2007 when the Legislature appropriated \$1,000,000 in state funds to create a land acquisition program targeted for affordable housing development. The Washington State Housing Finance Commission (WSHFC) has developed and administers the program. WSHFC has leveraged this initial appropriation of resources to raise \$7,000,000 of additional program capital. WSHFC has set funding targets for single-family and multifamily lending activities as follows: 40% single family and 60% multifamily.

All housing developed under LAP must target populations at or below 80% of the area median income and rental housing will include a 30-year affordability use restriction. In addition to affordable housing, LAP may be used to acquire land on which facilities providing supportive services to affordable housing residents and low-income households in the nearby community may be developed.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/LAP/index.htm>

### **Low Income Housing Tax Credits 4% (30T)**

Funding Source: Federal income tax credits for investors in affordable housing properties financed with tax exempt bonds

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$873,761,836

Total Benefit: 25,514 Units

Housing tax credits issued in conjunction with the issuance of tax exempt bonds when the bond loan represents more than 51% of the total cost of the affordable rental property.

Qualified low income housing properties are defined as housing where either (1) 20% or more of the units are rent restricted and occupied by persons at 50% of area median income or less (20/50 projects) or (2) 40% of the units are rent restricted and occupied by persons at 60% of area median or less (40/60 projects).

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/tax-credits/index.htm>

### **Low Income Housing Tax Credits 9% (31T)**

Funding Source: Federal income tax credits for investors in affordable housing properties

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$1,027,874,171

Total Benefit: 12,382 Units

Housing tax credits are allocated to affordable housing developers who agree to provide low income housing for up to 40 years. The housing tax credits are sold to investors who receive a federal tax exemption on other earned income. The proceeds of the sale of the housing credits is used as equity for the development of the affordable housing property.

Qualified low income housing properties are defined as housing where either (1) 20% or more of the units are rent restricted and occupied by persons at 50% of area median income or less (20/50 projects) or (2) 40% of the units are rent restricted and occupied by persons at 60% of area median or less (40/60 projects). The 9% credits cannot be used for projects financed with tax exempt bonds.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/tax-credits/index.htm>

### **Rapid Response Program (33T)**

Funding Source: Washington State, Capital Budget

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$10,000,000

Total Benefit: 473 Units

Rapid Response Program (RRP) is a loan program to assist eligible Washington organizations (as defined under RCW 43.185A.040) purchase real property (including land, building or mobile home parks) for the preservation or development of affordable housing and community facilities. These properties must be located in rapidly gentrifying or redeveloping areas, or in communities with a significant low-income population that is threatened with displacement by such gentrification. The intent of this program is to position eligible organizations to quickly respond to those market conditions that threaten affordable housing and communities. RRP loans are not intended to pay construction or rehabilitation costs.

EHB 3142 (now codified at Chapter 112, Laws of 2008) was passed during the 2008 Legislative Session and \$10,000,000 of state funds were appropriated to create an affordable housing and community facilities rapid response loan program. EHB 3142 directs the Department of Community Trade and Economic Development (CTED) to contract with the Washington State Housing Finance Commission (WSHFC) to establish and administer this program. The WSHFC, in partnership with CTED, will develop guidelines to administer the RRP and performance measures to evaluate the program. The WSHFC anticipates that the RRP will be a “rolling” loan program with no application deadline. Applications will be accepted and projects will be considered for funding based upon the availability of funds and the urgency of the submitted proposals. Applications will be considered by an advisory committee, including a representative of CTED, with final loan approval made by the Executive Director of the WSHFC. Staff will report periodically to the Board of the WSHFC on the status of the RRP.

Source: Washington State Housing Finance Commission Program Staff

<http://www.wshfc.org/rrp/index.htm>

### **Tax-Exempt Bond Financing for Nonprofit Facilities (34T)**

Funding Source: The proceeds of tax-exempt nonprofit bonds issued by the Commission to finance affordable housing properties owned by nonprofit organizations across the state

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$927,138,847

Total Benefit: 5,773 Units

**Tax-Exempt Bond Financing for Nonprofit Housing provides nonprofit 501(c) (3) organizations with access to tax-exempt bond financing for capital expenditures. The program can accommodate all types of housing from independent units to group homes and assisted living units.**

To be eligible, an owner must be a nonprofit organization, as certified by the IRS under Section 501(c) (3) of the tax code. It must own 100% of the project, or that portion that is financed with

tax-exempt bonds. The project must be located in Washington State. These bonds cannot be used with Low-Income Housing Tax Credits.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/facilities/index.htm>

### **Tax-Exempt Multifamily Bonds (32T)**

Funding Source: The proceeds of tax exempt mortgage revenue bonds issued by the Commission to finance qualified multifamily properties across the state

Administered by: Washington State Housing Finance Commission (WSHFC)

Total Investment: \$1,353,251,246

Total Benefit: 21,167

Projects financed with Multifamily Bonds must have 5 units or more, be complete with kitchens and bathrooms, and have some units set aside as low-income units.

The state limits the maximum level of tax-exempt Multifamily Bonds the Commission can issue in a given year for multifamily developers. Therefore, developers must apply for an allocation of Bond Cap before bonds can be issued. The application process can be competitive if requests for Bond Cap are greater than supply.

Internal Revenue Code requires users of tax-exempt Multifamily Bonds to reserve a percentage of the total units financed for low-income residents. The minimum requirement under the Code is either 20% of the total units set aside for households with incomes at or below 50% of median income; OR 40% of the units set aside for households with incomes at or below 60% of median income.

Source: Washington State Housing Finance Commission Program Staff  
<http://www.wshfc.org/housing/mfDescription.htm>

## U.S. Department of Housing and Urban Development (HUD) Federally Funded Housing Assistance Programs

Programs funded through HUD can be directly administered by HUD or administered through the state, housing authorities, and/or entitlement jurisdictions. Given Housing Authorities primarily administer HUD funded programs, for the purposes of this inventory, there is not a separate section specifically designated for Housing Authorities. In the descriptions below it is noted when programs are administered by housing authorities. The following is the list of entitlement jurisdictions in the state.

### Entitlement Cities

City of Anacortes  
City of Auburn  
City of Bellevue  
City of Bellingham  
City of Bremerton  
City of Everett  
City of Kennewick  
City of Kent  
City of Lakewood  
City of Longview  
City of Mount Vernon  
City of Olympia  
City of Pasco  
City of Richland

City of Seattle  
City of Spokane  
City of Tacoma  
City of Vancouver  
City of Wenatchee  
City of Yakima

### Entitlement Counties

County of Clark  
County of King  
County of Kitsap  
County of Pierce  
County of Snohomish  
County of Spokane

<http://www.hud.gov/local/wa/community/cdbg/#cities>

In the descriptions below, noted is both the funding source and how it is administered. The Consolidated Federal Funds Report database was used to define the Federal Government expenditures or obligations for affordable housing in Washington State. This was done by doing data queries on all CFDA numbers associated with the affordable housing programs the census database is posted at <http://harvester.census.gov/cffr/>. Each program description in this section has a corresponding 5 digit CFDA number. Please refer to Appendix 3 for more detailed total investment and benefit data.

### **Assisted Living Conversion for Eligible Multifamily Housing 14.314 (52T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$784,504.00  
Total Benefit: No data available

Assisted Living Conversion for Eligible Multifamily Housing Program preserves the current elderly housing stock by converting units with a grant into Assisted Living Facilities (ALFs) for

the frail elderly, as defined in Section 232(B)(6) of the National Housing Act and 202(k). The program is expected to promote aging in place and prevent premature institutionalization of the target population.

Only private nonprofit owners of eligible multifamily assisted housing developments specified in Section 683(2)(B), (C), (D), (E), and (F) (Section 202 projects for the elderly, Rural Housing Section 515 projects receiving Section 8 rental assistance, projects receiving project-based rental assistance under Section 8, projects financed by a below-market interest rate loan or mortgage insured under Section 221(d)(3) of the Housing Act, or housing financed under Section 236 of the National Housing Act) that have been in occupancy for at least five years are eligible for funding. To be eligible, owners must meet the following criteria: (1) Must be in compliance with Loan Agreement, Capital Advance Agreement, Regulatory Agreement, Housing Assistance Payment Contract, Project Rental Assistance Contract, Rent Supplement or LMSA Contract, or any other HUD grant or contract document; (2) Must be in compliance with all fair housing and civil rights laws, statutes, regulations, and executive orders as enumerated in 24 CFR 5.105(a).

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=f97a6634b1a46a2e5f4fb419766ac8ee>

### **Community Development Block Grant - State Portion 14.228 (1T)**

Funding Source: U.S. Department of Housing and Urban Development

Administered by: Washington State Department of Commerce

Total Investment: \$158,866,303(HUD) \$27,226,584 (COM)

Total Benefit: 79,984 persons served (HUD) 10,831 persons served (COM)

Since 1982, the Community Development Block Grant (CDBG) Program has provided grants to Washington State cities and counties for housing rehabilitation, economic development, infrastructure, community facilities, planning, and public services projects.

The CDBG Program oversees seven grant programs: General Purpose Grant, Planning-Only Grant, Housing Enhancement Grant, Float-Funded Activity Grant, Public Services Grant, Imminent Threat Grant, and Neighborhood Stabilization Program.

Eligible applicants are: Washington State cities and towns with less than 50,000 in population Counties with less than 200,000 in population that are non-entitlement jurisdictions or are not participants in a HUD Urban County Entitlement Consortium.

Source: HUD's Integrated Disbursement Information System, provided by HUD Community Planning & Development staff.

Notes: HUD's reporting system, IDIS, did not mandate annual performance reporting until December 2005, so annual figures are not available for earlier years. The total number of households served (79,984) represents 1997-2007. Data are based on the numbers that the grantee enters into IDIS. CDBG program housing-related activities include: acquisition of real property; construction of housing; direct homeownership assistance; residential rehabilitation (single- and multifamily); public housing modernization; energy efficiency improvements; acquisition for rehabilitation; rehabilitation administration; lead-based paint/lead hazard



test/abatement; and residential historic preservation. Figures are statewide, including the portion of the program administered by the Washington State Department of Commerce.

<http://www.commerce.wa.gov/site/806/default.aspx>

### **Demolition/Revitalization of Severely Distressed Public Housing 14.866 (56T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$142,652,464.00

Total Benefit: No data available

Revitalization Grants enable PHAs to improve the living environment for public housing residents of severely distressed public housing projects through the demolition, substantial rehabilitation, reconfiguration, and/or replacement of severely distressed units; revitalize the sites on which severely distressed public housing projects are located and contribute to the improvement of the surrounding neighborhood; lessen isolation and reduce the concentration of low-income families; build sustainable mixed-income communities; and provide well-coordinated, results-based community and supportive services that directly complement housing redevelopment and that help residents to achieve self-sufficiency, young people to obtain educational excellence, and the community to secure a desirable quality of life.

For HOPE VI Revitalization Grants, Public Housing Agencies (PHAs) operating public housing units are eligible to apply. Indian Housing Authorities and PHAs that only administer the Section 8 Program are not eligible to apply.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=e583446187b7346b9e534df035716de0>

### **Emergency Shelter Grants Program 14.231 (85THUD) (3TCOM)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Washington State Department of Commerce & Entitlement Jurisdictions

Total Investment: \$140,137,791.00 (HUD) \$11,404,692 (COM)

Total Benefit: 8,553,826 Bed nights, 151,380 Persons provided emergency shelter services (COM)

The Emergency Shelter Grants (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration.



Source: Provided by HUD and COM staff

Notes: Includes allocated and competitive funds. Figures are statewide, including the portion of the program administered by the Washington State Department of Commerce.

<http://www.hud.gov/offices/cpd/homeless/programs/esg/index.cfm>

<http://www.commerce.wa.gov/site/888/default.aspx>

### **Fair Housing Assistance Program-State and Local 14.401 (57T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$7,726,992.00

Total Benefit: No data available

Fair Housing Assistance Program provides assistance to State and local fair housing enforcement agencies for complaint processing, training, technical assistance, education and outreach, data and information systems and other activities that will further fair housing within the agency's jurisdiction. The intent of the Fair Housing Assistance Program (FHAP) is to build a coordinated intergovernmental enforcement of fair housing laws and provide incentives for States and localities to assume a greater share of responsibility for administering fair housing laws.

Application for participation from State and local government agencies is encouraged for jurisdictions with current or new/pending State and local fair housing laws and ordinances. The funding process includes a requirement to obtain HUD interim certification of the applicant agency's State and local fair housing laws and ordinances as providing substantially equivalent rights and remedies as those provided by the Fair Housing Act. Eligible applicants include State and local government fair housing enforcement agencies administering State and local fair housing laws and ordinances which have been interim certified by HUD as providing substantially equivalent rights and remedies as those provided by the Fair Housing Act and which have executed formal written Agreements with HUD to process housing discrimination complaints.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=377536f31f318db43d2ece94b7ff42d7>

### **Fair Housing Initiatives Program Education and Outreach 14.409 (58T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$727,585.00

Total Benefit: No data available

The purpose of the Fair Housing Initiatives Program (FHIP) (2001) is to increase compliance with the Fair Housing Act (the FH Act) and with substantially equivalent State and local fair housing laws. The activities funded under the Education and Outreach-National Program, Model Codes Partnership Component will seek to promote a collaborative partnership among builders

and other housing industry providers and associations and disability advocacy or fair housing groups to encourage the adoption of model building codes at the State and local level that are consistent with the accessibility requirements of the Fair Housing Act, its regulations and the Fair Housing Accessibility Guidelines. This component first was announced in the Fiscal Year 2000 FHIP NOFA. However, no timely applications for that component were received; therefore, HUD again is soliciting applications in this NOFA.

Source: Provided by HUD staff

<http://www.tgci.com/fedrgtxt/01-18568.txt>

### **Fair Housing Initiatives Program Private Enforcement 14.410 (59T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$3,060,544.00

Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

[http://www.fedspending.org/faads/faads.php?detail=M&cfda\\_program\\_num=14.410](http://www.fedspending.org/faads/faads.php?detail=M&cfda_program_num=14.410)

### **HOME Investment Partnerships Program 14.239 (89T) (HUD)**

**HOME General Purpose**

**Tenant Based Rental Assistance**

**Home Repair/Rehabilitation (5T)(COM)**

**Mobile/Manufactured Home Relocation Assistance Program (12T)(COM)**

**Mobile Home Replacement Program HOME Pilot (116T) (COM)**

**American Dream Down payment Initiative Program HOME (0T) (COM)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Washington State Department of Commerce (COM)

Total Investment: \$291,200,648.00 Home Investment Partnerships Program (HUD),  
\$99,410,594 HOME General Purpose, Tenant Based Rental Assistance (TBRA), Home  
Repair/Rehabilitation (HRRP) (COM),  
\$1,935,188 Mobile Home Replacement Program HOME Pilot (COM),  
\$8,525,031 Mobile/Manufactured Home Relocation Assistance Program (COM),  
\$1,260,690 American Dream Down payment Initiative Program HOME (ADDI)

Total Benefit: 10,245 households provided rehabilitation, new construction rental housing,  
weatherization, and tenant based rental assistance (HUD),

27 Mobile Homes Replaced, (COM)

64 Mobile homes replace (COM)

591 Qualifying families received financial reimbursement for relocating due to mobile  
home park closure (COM),

160 Low Income families provided homeownership (COM).

HOME Investment Partnership Program is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. The program was designed to reinforce several important values and principles of community development.

HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

*HOME General Purpose Program* supports the construction, acquisition or rehabilitation of affordable housing units and creates rental and homeownership opportunities statewide for very low-income people.

*Tenant Based Rental Assistance Program (TBRA)* provides rental assistance funding to non-profits, local governments, and housing authorities so that people who are homeless or have very low incomes are able to live in a neighborhood of their choosing, at a price they can afford.

*Home Repair and Rehabilitation Program (HRRP)* provides repair and rehabilitation to single family, owner-occupied homes through grants and loans to very low-income households.

*The Mobile/Manufactured Home Relocation Assistance Program* reimburses eligible applicants for actual expenses up to \$7,500 for a one-section or \$12,000 for a multi-section home. Ultimately, assisting mobile home tenants to relocate to suitable alternative sites when the mobile home park in which they reside is closed or converted to another use.

*The American Dream Down-payment Initiative program (ADDI)* provides resources to help low-income and/or special needs households to become first-time homebuyers. The down-payment assistance is limited to 6% of purchase price or \$10,000, whichever is greater. The program began in 2006 and sunset in 2008.

Source: Provided by HUD Community Planning & Development staff

Notes: Figures are statewide, including the portion of the program administered by the Washington State Department of Commerce.

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/>

<http://www.commerce.wa.gov/site/1047/default.aspx>

### **Hope for Public/Indian Housing Ownership 14.858 (62T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$1,356,422.00

Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Housing Counseling Assistance Program 14.169 (95T)**

Funding Source: Federal

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$2,801,390.00

Total Benefit: No data available

Housing Counseling Assistance Program provides counseling to homeowners, homebuyers, prospective renters and tenants under HUD, conventional and other government programs in improving their housing conditions and in meeting the responsibilities of tenancy and homeownership. There are three categories of eligible applicants: (1) HUD-approved local housing counseling agency; (2) HUD-approved national or regional intermediary; and (3) State housing finance agency.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=aec3c895d7ce0921aa5c8951fb4d07ff>

**Housing Opportunities for Persons with AIDS Program 14.241 (87THUD) (7TCOM)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Washington State Department of Commerce, Entitlement Jurisdictions

Total Investment: \$18,213,044.00 (HUD), \$5,956,810 (COM)

Total Benefit: 6,938 Households (HUD), 3,325 Households/units (COM)

HUD's Office of HIV/AIDS Housing manages the Housing Opportunities for Persons with AIDS (HOPWA) program in collaboration with 44 state and area CPD offices in providing guidance and program oversight. The Office works with other HUD offices to ensure that all HUD programs and initiatives are responsive to the special needs of people with HIV/AIDS. One of the primary functions of the Office is to administer the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program through providing guidance and oversight.

HOPWA funding provides housing assistance and related supportive services and grantees are encouraged to develop community-wide strategies and form partnerships with area nonprofit organizations. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Source: Provided by HUD Community Planning & Development staff

Notes: Includes allocated and competitive funds. Figures are statewide, including the portion of the program administered by the Washington State Department of Commerce.

<http://www.hud.gov/offices/cpd/aidshousing/programs/index.cfm>  
<http://www.commerce.wa.gov/site/1050/default.aspx>

### **Indian Housing Block Grants 14.867 (64T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$22,377,453.00  
Total Benefit: 4,403 New/rehabilitated units

Indian Housing Block Grants provide Federal assistance for Indian Tribes in a manner that recognizes the right of tribal self-governance, and for other purposes.

Eligible applicants are Indian Tribes or tribally designated housing entities (TDHE) (to be eligible for Indian housing block grant funds the Tribe or TDHE must submit an Indian housing plan that is in compliance with the requirements of Section 102 of NAHASDA).

Source: HUD Northwest Office of Native American Programs

Notes: Unit counts for the IHBG program may be overstated because units are funded by multiple grants. Dollar amounts shown for the IHBG program are expended amounts but may not have been expended in the year shown. The amounts are what was spent from the specific year's appropriation as of the last annual report. In general, they are as of the recipient's fiscal year ended in 2008.

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=6812ecd5a835a3dd93a5ca535551b7bc>

### **Interest Reduction Payments Rental and Cooperative Housing for Lower Income Families 14.103 (92T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$1,820,236.00  
Total Benefit: No data available

Interest Reduction Payments Rental and Cooperative Housing for Lower Income Families provides good quality rental and cooperative housing for persons of low-and moderate-income by providing interest reduction payments in order to lower their housing costs.

Eligible mortgagors included nonprofit, cooperative, builder-seller, investor-sponsor, and limited-distribution sponsors. Public bodies did not qualify as mortgagors under this program. Families and individuals, including the elderly and handicapped or those displaced by government action or natural disaster, eligible to receive the benefits of the subsidies must at the time of admission fall within certain locally determined income limits. Families with higher incomes may occupy apartments, but may not benefit from subsidy payments.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=e08bbdc3483490e24bcdcf21efb8ba90>

**Lead Hazard Reduction Demonstration Grant Program (HUD) 14.905 (65T)  
Lead Hazard Control Program (COM)(9T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Washington State Department of Commerce (COM)

Total Investment: \$3,000,000.00 (HUD) / \$2,507,809 (COM expended)

Total Benefit: 247 Units where lead was mitigated (COM)

Lead Hazard Reduction Demonstration Grant assist State, Tribal, and local governments to identify and control lead-based paint hazards in privately-owned housing that is owned by or rented to low- or very-low income families. Specific objectives include: (1) Maximize the combination of children less than six years of age protected from lead poisoning and housing units where lead-hazards are controlled; (2) preventing childhood lead poisoning; (3) Stimulate lower-cost and cost-effective methods and approaches to lead hazard control work that can be replicated; (4) Build local capacity to safely and effectively address lead hazards during lead hazard control, renovation, remodeling, and maintenance activities by integrating lead safe work practices into housing maintenance, repair, weatherization, rehabilitation and other programs that will continue beyond the grant period; (5) Affirmatively further fair housing and environmental justice (6) Develop a comprehensive community approach to address lead hazards in housing by mobilizing public and private resources, involving cooperation among all levels of government, the private sector, and grassroots community-based nonprofit organizations, including faith-based organizations, to develop cost-effective methods for identifying and controlling lead-based paint hazards (7) establishing a public registry of lead-safe housing; and (8) to the greatest extent feasible, promote job training, employment, and other economic opportunities for low-income and minority residents and businesses that are owned by and/or employ minorities and low-income persons as defined in 24 CFR 135.5 (See 59 FR 33881, June 30, 1994). In addition to the requirements above, you must have at least 3,500 pre-1940 occupied rental housing units (either alone or through a consortium).

To be eligible to apply for the Lead Hazard Reduction Demonstration Program, the applicant must be a city, county, or other unit of local government. States and Indian Tribes may apply on behalf of units of local government within their jurisdiction, if the local government designates the state or the Indian Tribe as their applicant. Multiple units of a local government (or multiple local governments) may apply as part of a consortium; however, you must identify a prime applicant that will be responsible for ensuring compliance with all requirements specified in this NOFA. State government and Native American tribal applicants must have an EPA approved State Program for certification of lead-based paint contractors, inspectors, and risk assessors in accordance with 40 CFR 745 in effect on the application deadline date to be eligible to apply for Lead Hazard Reduction Demonstration Grant funds.

Source: Provided by HUD and COM program staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=607c3eefaf4acf1f2d369ad9a07a174f>

<http://www.commerce.wa.gov/site/1030/default.aspx>

<http://www.commerce.wa.gov/site/1264/default.aspx>



### **Mainstream Vouchers 14.879 (69T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Housing Authorities

Total Investment: \$4,257,339.00

Total Benefit: No data available

Mainstream Vouchers Program aids persons with disabilities (elderly and non-elderly) in obtaining decent, safe, and sanitary rental housing.

Eligible applicants are Public Housing Agencies (PHA) that is defined as any State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of housing for very low income families; and a consortium of PHAs; any other nonprofit entity that was administering a Section 8 tenant-based program on October 21, 1998; or, for an area outside the jurisdiction of a PHA administering a voucher program, a private nonprofit entity or a governmental entity or public body that would otherwise lack jurisdiction to administer the program in such area and non-profit organization that provide services to the disabled as defined in 42 U.S.C.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=e00182d5b7f88367ad3f75a7a581ebfd>

### **Mortgage Insurance-Homes 14.120, 14.117 (100T)**

Funding Source: U. S. Department of Housing and Urban Development

Administered by: U. S. Department of Housing and Urban Development

Total Investment: \$26,480,564,470.00

Total Benefit: No data available

To help people undertake home ownership. HUD insures lenders against loss on mortgage loans. These loans may be used to finance the purchase of proposed, under construction, or existing one-to- four-family housing, as well as to refinance indebtedness on existing housing. Maximum insurable loans are as follows: In areas where 125% of the median house price is less than 65% of the Freddie Mac limit (\$417,000), FHA “floor” limits are set at the 65% limit as follows: one-family \$271,050; two-family \$347,000; three-family \$419,400; and four-family \$521,250. Any area where the limits exceed the floor is known as a “high cost” area. In areas where 125% of the median house price exceeds the 175% limit of \$729,000 for a one unit property, the mortgage limits are set at the 175% amount (ceiling) as follows: one-family \$729,750; two-family \$934,200; three-family \$1,129,250; and four-family \$1,403,400. Designated areas of limited housing opportunities and maximum mortgage amounts may be obtained from local HUD Offices.

All persons intending to occupy the property are eligible to apply.

Source: FHA’s Data Warehouse, Single Family Query Tool, provided by HUD staff

Notes: Total FHA mortgages endorsed in WA: Homes – 635,833 (100,029 still active); Rehabilitation – 3,567; Condos – 42,561.

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=f6166b7c6644c24c47c739a1c3d6a6f8>

### **Mortgage Insurance-Homes in Urban Renewal Areas 14.122 (102T)**

Funding Source: U. S. Department of Housing and Urban Development

Administered by: U. S. Department of Housing and Urban Development

Total Investment: \$3,295,070.00

Total Benefit: No data available

To help families purchase or rehabilitate homes in urban renewal areas.

HUD insures lenders against loss on mortgage loans. These loans may be used to finance acquisition or rehabilitation of one- to 11-family housing in approved urban renewal or code enforcement areas. Maximum insurable loans for the occupant mortgagor are the same as prescribed for Section 203(b), plus \$9,165 for each family unit over four. Properties must be constructed or rehabilitated pursuant to an approved urban renewal plan.

All families are eligible to apply.

Source: FHA's Data Warehouse, Single Family Query Tool, provided by HUD staff

Notes: Total FHA mortgages endorsed in WA: Homes – 635,833 (100,029 still active);

Rehabilitation – 3,567; Condos – 42,561.

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=ab48f131c1345b5e6a3e759e6c897bdc>

### **Mortgage Insurance-Units in Condominiums 14.133 (101T)**

Funding Source: U. S. Department of Housing and Urban Development

Administered by: U. S. Department of Housing and Urban Development

Total Investment: \$2,532,234,854.00

Total Benefit: No data available

Mortgage Insurance - Purchase of Units in Condominiums programs enable families to purchase units in condominium projects. HUD insures lenders against loss on mortgage loans. These loans may be used to finance the acquisition of individual units in proposed or existing condominium projects containing four or more units. The maximum insurable loan for an occupant mortgagor is the same as Section 203(b) - Program 14.117. With respect to a unit in any project which was converted from rental housing, no insurance may be provided under this section unless: (1) The conversion occurred more than 1 year prior to the application for insurance; (2) the mortgagor or co-mortgagor was a tenant of that rental housing; or (3) the conversion of the property is sponsored by a bona fide tenant's organization representing a majority of the households in the project.

All families are eligible to apply.



Source: FHA's Data Warehouse, Single Family Query Tool, provided by HUD staff  
Notes: Total FHA mortgages endorsed in WA: Homes – 635,833 (100,029 still active);  
Rehabilitation – 3,567; Condos – 42,561.  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=5bfbd95277e7afba5cf663f3865cba71>

### **Multifamily Assisted Housing Reform And Affordability Act 14.197 (70T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$8,989,175.00  
Total Benefit: No data available

To retain critical affordable housing resources represented by the supply of FHA-insured Section 8 assisted housing and maintain it in good physical and financial condition while, at the same time, reducing the cost of the ongoing Federal subsidy. In carrying out the Program, HUD works with willing participating administrative entities (PAEs), owners and lenders to reduce Section 8 rents and operating expenses to true market levels and also provide for the project's capital improvement needs.

The project must be subject to a FHA- insured mortgage and supported by project-based Section 8 HAP contracts with rent levels which, in the aggregate, exceed Comparable Market Rents.

Source: Provided by HUD staff  
<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=cc4a650e23e3e45885c68c932b7448ad>

### **Multifamily Housing Service Coordinators 14.191 (71T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$5,795,961.00  
Total Benefit: No data available

Multifamily Housing Service Coordinators link elderly, especially frail and disabled, or disabled non-elderly assisted housing and neighborhood residents to supportive services in the general community; to prevent premature and unnecessary institutionalization; and, to assess individual service needs, determine eligibility for public services and make resource allocation decisions which enable residents to stay in the community longer.

Eligible applicants are owners of Section 8 developments with project-based subsidy (including Rural Housing Service Section 515/8 developments); Section 202 developments as defined under 24 CFR Sections 277 and 885, and 221(d)(3) below-market interest rate and 236 developments which are insured or assisted (funded under Sections 24 CFR 221 Subpart C, 236, 277, 880, 881, 883, 885 and 886). To be eligible, developments must also be current in mortgage payments. Service coordinators for Congregate Housing Service Programs (CHSP), Section 202 developments with a Project Rental Assistance Contract (PRAC), and Section 811 developments

are not eligible for funding. Owners of Section 202 PRAC developments may request an increase in their PRAC to hire a Service Coordinator by following procedures in the Office of Housing's Management Agent Handbook 4381.5, Revision-2, Change-2, Chapter 8.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=4d04cecb526fe60c12866dadb698235>

### **Multifamily Property Disposition 14.199 (72T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$448,142.00

Total Benefit: No data available

Multifamily Property Disposition manage and dispose of multifamily housing projects that are owned by the Secretary or that are subject to a mortgage held by the Secretary in a manner that is consistent with the National Housing Act; protect the financial interests of the Federal government, and will, in the least costly fashion among reasonable available alternatives: preserve certain housing so that it can remain available to and affordable by low-income persons; preserve and revitalize residential neighborhoods; maintain the existing housing stock in a decent, safe and sanitary condition; minimize the involuntary displacement of tenants; maintain housing for the purpose of providing rental housing, cooperative housing, and home ownership opportunities for low-income persons; supporting fair housing strategies; and dispose of such projects in a manner consistent with local housing market conditions.

These properties can be purchased by governmental entities, private individuals, corporations, or nonprofit organizations who have the requisite qualifications and agree to abide by the conditions set by HUD for the particular property sale.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=92d52db8a0cd8db5ea068d8992ba2083>

### **Preservation of Affordable Housing 14.187 (73T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$70,010.00

Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Public and Indian Housing-Comprehensive Improvement Assistance 14.852 (74T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$4,337,478.00  
Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Public and Indian Housing-Comprehensive Grant Program 14.859 (75T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$13,788,109.00  
Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Public and Indian Housing Family Investment Centers Program 14.861 (76T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: U.S. Department of Housing and Urban Development (HUD)  
Total Investment: \$443,911.00  
Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Public and Indian Housing-Operating Subsidy 14.850 (77T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)  
Administered by: Housing Authorities  
Total Investment: \$339,286,472.00  
Total Benefit: No data available

To provide and operate cost-effective, decent, safe and affordable dwellings for lower income families through an authorized local Public Housing Agency (PHA).

Public Housing Agencies established in accordance with State law are eligible. The proposed program must be approved by the local governing body. Pursuant to the Native American Housing Assistance and Self Determination Act of 1996, Indian Housing Authorities (IHAs) are no longer eligible for funding under the U.S. Housing Act (of 1937) or the Indian Housing Act.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=913968c04a63d1d1472e7b4c3fd1a5ed>

**Public Housing Drug Elimination Program 14.854 (115T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Housing Authorities

Total Investment: \$19,056,077

Total Benefit: No data available

The Drug Elimination Grants for Low-Income Housing program, authorized since 1988, provides funds to public and Tribal housing residents for anti-drug and anti-crime efforts. PHA staff and residents use these resources to increase police coverage and security to fight the concentration of crime in and around public housing, as well as to provide alternative activities to residents. Such activities include reimbursement of local law enforcement for the provision of services above baseline, security contracts, investigators, youth prevention programs, and training residents for volunteer resident programs. Recent appropriations acts have expanded the use of funding to include patrols, and physical changes to enhance security, drug prevention, intervention, and treatment strategies.

Source: Provided by HUD staff

[http://www.hud.gov/about/budget/fy02/cjs/part\\_1/drugelimin.pdf](http://www.hud.gov/about/budget/fy02/cjs/part_1/drugelimin.pdf)

**Public Housing Neighborhood Networks Grants 14.875 (79T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Housing Authorities

Total Investment: \$1,485,000.00

Total Benefit: No data available

Program description unavailable.

Source: Provided by HUD staff

**Rehabilitation Mortgage Insurance 14.108 (203K) (90T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$169,376,988.00

Total Benefit: 1,364 Mortgages subsidized with renovations

The Section 203(k) program is HUD's primary program for the rehabilitation and repair of single family properties. As such, it is an important tool for community and neighborhood revitalization and for expanding homeownership opportunities. Section 203(k) fills a unique and important need for homebuyers. When buying a house that needs repair or modernization, homebuyers

usually have to follow a complicated and costly process. The interim acquisition and improvement loans often have relatively high interest rates, short repayment terms and a balloon payment. However, Section 203(k) offers a solution that helps both borrowers and lenders, insuring a single, long term, fixed or adjustable rate loan that covers both the acquisition and rehabilitation of a property. Section 203(k) insured loans save borrowers time and money. They also protect the lender by allowing them to have the loan insured even before the condition and value of the property may offer adequate security.

Source: Provided by HUD staff

<http://www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm>

### **Rent Supplements Rental Housing for Lower Income Families 14.149 (93T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$7,345,189.00

Total Benefit: No data available

Rent Supplements Rental Housing for Lower Income Families make quality rental housing available to low income families at a cost they can afford. HUD makes payments to owners of approved HUD-insured and non-insured multifamily rental housing projects to supplement the partial rental payments of eligible tenants. Rental projects were required to be part of an approved workable program for community improvement or be approved by local government officials. Assistance covers the difference between the tenant's payment and the basic market rental, but may not exceed 70% of the market rental. The tenant's payment is between 25 and 30% of monthly adjusted income or 30% of market rental, whichever is greater. This program is inactive. No new projects are being approved; however, tenants may apply for admission to existing projects. Affordability Requirements. Eligible sponsors included nonprofit, cooperative, builder-seller, investor-sponsor, and limited-distribution mortgagors.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=8d353d338314ee65bd89a2f5ff647c4c>

### **Resident Opportunity and Supportive Services 14.870 (80T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Housing Authorities

Total Investment: \$9,064,932.00

Total Benefit: No data available

To programmatically address the needs of public housing residents by providing service coordinator positions to coordinate supportive services, resident empowerment activities and/or assisting residents in becoming economically self-sufficient or age-in-place.

Public Housing Authorities (PHAs), Tribes and tribally designated housing entities (TDHEs), resident councils and nonprofit entities supported by residents. Applicants must establish partnerships to leverage resources.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=e351a0f6bf09ed38efd0456064244c90>

### **Rural Housing and Economic Housing Development 14.250 (88T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$3,007,901.00

Total Benefit: 2,207 Housing units constructed/rehabilitated

The Rural Housing and Economic Development (RHED) Program provides for capacity building at the state and local level for rural housing and economic development and to support innovative housing and economic development activities in rural areas.

Eligible applicants are local rural non-profits, community development corporations (CDCs), federally recognized Indian Tribes, state housing finance agencies (HFAs), and state community and/or economic development agencies.

Source: Provided by HUD Community Planning & Development staff

Notes: The NOFA for the RHED Program came out in 1999 and grants were awarded starting in 2000.

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/>

### **Section 8 Housing Assistance Payments 14.195 (81T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Local Housing Authorities

Total Investment: \$246,784,439

Total Benefit: 165,615 Public Housing Units Subsidized

Housing Assistance Payments provide rental assistance to very low income individuals and families enabling them to live in affordable decent, safe and sanitary housing. This program is inactive. No new projects are being approved; however, tenants may apply for admission to projects with existing Section 8 assistance contracts. The assistance is paid by HUD to the owner of an assisted unit on behalf of an eligible family. The payment is the difference between the contract rent and the tenant rent. Assistance is currently available only on a renewal basis, i.e., projects currently assisted may receive a 1-year renewal, or multiple years, up to twenty years, upon expiration of the Section 8 contract. No funding is available to new applicants. Funding is currently available only for the owners of record of projects with an existing expiring project-based Section 8 contract. The project must meet minimum decent, safe, and sanitary standards.

Source: Internal databases, Region 10 Multifamily Hub, provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=595f600161b4f67c498e713076e0c354>

### **Section 8 Housing Vouchers 14.871 & 14.879 (91T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Local Housing Authorities

Total Investment: \$2,437,080,655.00

Total Benefit: 55,355 Tenant-based Housing Choice vouchers

Section 8 Housing Choice Vouchers Program aids very low income families in obtaining decent, safe, and sanitary rental housing. For Fair Share Vouchers and Welfare-to-Work Vouchers, Public Housing Agencies (PHA) must meet certain selection criteria. For Welfare-to-Work rental vouchers, families must also meet special welfare-to-work criteria. HUD regulations merged the former Section 8 Rental Voucher program (14.855) with the former Section 8 Certificate program (14.857). Section 502 of the Public Housing Reform Act states that a purpose of the legislation is "consolidating the voucher and certificate programs for rental assistance under Section 8 of the United States Housing Act of 1937 (the "USHA") into a single market-driven program that will assist in making tenant-based rental assistance more successful at helping low-income families obtain affordable housing and will increase housing choice for low-income families".

Applicants are limited to Public Housing Agencies. A Public Housing Agency (PHA) is defined as any State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of housing for very low income families; and, a consortium of PHAs; any other nonprofit entity that was administering a Section 8 tenant-based program on October 21, 1998; or, for an area outside the jurisdiction of a PHA administering a voucher program, a private nonprofit entity or a governmental entity or public body that would otherwise lack jurisdiction to administer the program in such area.

Source: Provided by HUD staff

Notes: Data from 1999-2007 were not provided.

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=651fc98bbdb7e51ac192c882030b1af5>

### **Section 8 Public Housing Units - Public Housing Capital Funds 14.872 (78T)**

Funding Source: U.S. Department of Housing and Urban Development

Administered by: Local Housing Authorities

Total Investment: \$252,394,073.00

Total Benefit: 17,578 Public Housing Units Subsidized

The Capital Fund provides funds annually to Public Housing Agencies (PHAs) for capital and management activities, including modernization and development of public housing. The Capital fund also permits PHAs to use Capital Funds for financing activities, including payments of debt



service and customary financing costs, in standard PHA developments and in mixed-finance developments which include Public Housing.

The funds may be used for the development, financing and modernization of public housing developments and for management improvements. The funds may not be used for luxury improvements, direct social services, costs funded by other programs, and ineligible activities as determined by HUD on a case-by-case basis. Assistance must be used to modernize and/or develop public housing and must comply with the eligible activities of Section 9(d) of the U.S. Housing Act of 1937.

Source: Provided by HUD staff

Notes: Data from 1999-2007 were not provided.

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=98694fe9e6bd89d0c34c626b09635c14>

### **Section 8 Moderate Rehab Low Income Housing Assistance 14.856 (67T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Local Housing Authorities

Total Investment: \$1,231,046,456.00

Total Benefit: No data available

Section 8 Moderate Rehab Low Income Housing Assistance Program aids very low income families in obtaining decent, safe and sanitary rental housing.

Eligible applicants are authorized Public Housing Agency (any State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof).

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=898ff4973e3d7719cb087eddd9b5c43>

### **Section 8 Moderate Rehabilitation Single Room Occupancy 14.249 (98T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Local Housing Authorities

Total Investment: \$4,370,638.00

Total Benefit: No data available

The Section 8 Moderate Rehabilitation Single Room Occupancy Program provides rental assistance to homeless individuals. Under the program, HUD enters into Annual Contributions Contracts with Public Housing Agencies (PHAs) in connection with the moderate rehabilitation of residential properties that, when rehabilitation is completed, will contain multiple single room dwelling units. An eligible applicant is a PHA or private nonprofit organization. Private nonprofits have to contract with a PHA to administer the rental assistance.

Source: Provided by HUD staff



<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=27404d2bb636ff645846d36ecfb2cb98>

### **Self-Help Homeownership Opportunity Program 14.247 (86T)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$16,041,484.00

Total Benefit: No data available

Self-Help Homeownership SHOP program provides funds for eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds are used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners.

Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction of the housing units. National and regional nonprofit organizations or consortia with experience in using homebuyer and volunteer labor to build housing may apply. Applicants must have completed at least 30 units of self-help housing within the last 24 months.

Source: Provided by HUD staff

<http://www.hud.gov/offices/cpd/affordablehousing/programs/shop/>

### **Supportive Housing for the Elderly 14.157 (94T)**

Funding Source: Federal

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$63,237,893.00

Total Benefit: 38,960 Subsidized units

Supportive Housing for the Elderly expands the supply of housing with supportive services for the very low income elderly, including the frail elderly. Capital advances may be used to finance the construction or rehabilitation of a structure or portion thereof, or the acquisition of a structure to provide supportive housing for the elderly, which may include the cost of real property acquisition, site improvement, conversion, demolition, relocation and other expenses of supportive housing for the elderly. Project rental assistance is used to cover the difference between the HUD-approved operating cost per unit and the amount the tenant pays.

Eligible Sponsors include private nonprofit organizations and nonprofit consumer cooperatives. Eligible Owner entities include private nonprofit corporations, nonprofit consumer cooperatives, and if the proposed project involves mixed-financing, for-profit limited partnerships with a nonprofit entity as the sole general partner. Public bodies and their instrumentalities are not eligible Section 202 applicants.

Source: Internal databases, Region 10 Multifamily Hub, provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=7e1b4f55564b8ccae097b0ccc4b099d4>

**Shelter Plus Care 14.238/ (84T HUD) (84Ta COM)**  
**Supportive Housing Program 14.235 (84T HUD) (84Ta COM)**

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Administered by: Washington State Department of Commerce, Entitlement Jurisdictions

Total Investment: \$54,309,919.00 (HUD) \$13,087,656 (COM)

Total Benefit: 6,180 Persons provided permanent, supportive, and transitional housing (COM)

*The Shelter Plus Care Program* provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.

Shelter Plus Care (S+C) is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, (primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases) and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

*The Supportive Housing Program* is designed to develop supportive housing and services that will allow homeless persons to live as independently as possible. Eligible applicants are States, units of local government, other governmental entities such as PHAs, and private nonprofits.

The Supportive Housing Program is authorized by Title IV, Subtitle C, of the McKinney-Vento Homeless Assistance Act of 1987, as amended. It is designed to promote, as part of a local Continuum of Care strategy, the development of supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible.

Source: Provided by HUD and COM staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=fa0720269ce4d828ddbf52e3d9423fa5>

<http://www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm>

**Supportive Housing for Persons with Disabilities 14.181 (82T)**

Funding Source: Federal

Administered by: U.S. Department of Housing and Urban Development (HUD)

Total Investment: \$11,842,192.00

Total Benefit: 2,934 subsidized units

Supportive Housing for Persons with Disabilities expands the supply of supportive housing for very low-income persons with disabilities. Capital advances may be used to construct, rehabilitate or acquire structures to be used as supportive housing for persons with disabilities.

Project rental assistance is used to cover the difference between the HUD-approved operating costs of the project and the tenants' contributions toward rent (30% of adjusted income).

Eligible Sponsors are nonprofit organizations with a Section 501(c)(3) tax exemption from the Internal Revenue Service. Eligible Owner entities are nonprofit organizations with a 501(c)(3) tax exemption from the Internal Revenue Service and, if the proposed project involves mixed financing, for-profit limited partnerships with a nonprofit entity as the sole general partner.

Source: Internal databases, Region 10 Multifamily Hub, provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=4f5e1e73b6b1e0e8c0bca5669ff19cd2>

## **Other Federally Funded Housing Assistance Programs**

Please refer to Appendix 4 for more detailed investment and benefit data.

### **Lead Based Paint Program (83T)**

Funding Source: U.S Environmental Protection Agency (EPA)

Administered by: Washington State Department of Commerce (COM)

Total Investment: \$1,749,207

Total Benefit: 1,158 Number of firms and individuals certified in lead-based paint inspection and remediation

The Lead-Base Paint Program performs training accreditation, contractor certification, and enforcement in an effort to ensure that contractors working around lead-based paint will use lead safe work practices to avoid inadvertently exposing people to lead hazards, especially children under seven.

Data Source: Department of Commerce, Housing Notebook 2007-2009

<http://www.commerce.wa.gov/site/1066/default.aspx>

### **Low-income Home Energy Assistance Program (117T)**

Funding Source: Health and Human Services (HHS)

Administered By: Washington State Department of Commerce (COM)

Total Investment: \$294,486,362

Total Benefit: 636,212 people assisted in paying heating bills, 6,859 people received eviction prevention assistance

Low Income Housing Energy Assistance Program (LIHEAP) is a federally funded block grant that provides money to help low income households make home heating more affordable, avoid shutoff of utility services during the winter, and maintain a warm, safe, and healthy environment for households with young children, the elderly, and the disabled. The LIHEAP Act requires that the highest level of assistance be provided to the lowest income households with the highest energy consumption, taking into account family size.

The gross income received by all members of the household must be at or below 125% of the poverty level. Income limits are determined by multiplying the Poverty Guidelines for all states (except Alaska and Hawaii) by 125%.

Source: COM program staff

<http://www.liheapwa.org/Page.aspx?nid=95>

### **Weatherization Assistance Program (11T)**

Funding Source: U.S. Department of Energy (DOE), Bonneville Power Administration (BPA),

Health and Human Services (HHS) Bonneville Power Administration (BPA)

Administered by: Washington State Department of Commerce (COM)

Total Investment: \$122,230,736

Total Benefit: 29,574 units weatherized

The Weatherization Assistance Program (WAP) reduces the utility cost of low-income families through home energy efficiency. Weatherization services provided under this program include the application of energy efficiency measures to a home including:

- Ceiling, wall, floor, and duct insulation:
- Diagnostically driven air sealing (such as caulking, weather-stripping and broken window replacement) to close gaps where the home's heat can escape; and
- Heating system efficiency modifications.

Source: COM program staff

Notes: Energy Matchmakers and Weatherization programs administered by the Department of Commerce do not distinguish between the units weatherized with federal or state dollars.

<http://www.commerce.wa.gov/site/292/default.aspx>

<http://www.liheapwa.org/>

## **Washington State Funded Housing Assistance Programs**

The total investment number shown in the following summaries is based on actual expenditures. The total investment number for the Housing Trust Fund is based on appropriation, as appropriation and expenditures are equal. Additional information regarding affordable housing programs administered by the Washington State Department of Commerce is provided in the Agency Resource Book as posted at <http://www.commerce.wa.gov/site/1073/default.aspx> Please refer to Appendix 5 for more detailed investment and benefit data.

### **Emergency Shelter Assistance/Housing Program Homeless Family Shelter Program Licensed Overnight Youth Shelter Program (2T)**

Funding Source: Washington State, Operating Budget  
Administered by: Washington State Department of Commerce  
Total Investment: \$53,658,515  
Total Benefit: 887,259 Individuals served

*Emergency Shelter Assistance Program (ESAP) and Homeless Family Shelter Program (HFS)* supports a network of 146 community-based emergency shelters and programs statewide to prevent homelessness or for those already homeless to quickly re-house them in safe, secure and affordable housing.

The ESAP and HFS do not provide direct housing support or services to individuals or families. ESAP and HFS administer funding to local providers within the state of Washington, who in turn provide services to individuals and families. See Quick Links for a statewide map with shelter provider contact information. <http://www.commerce.wa.gov/site/888/default.aspx>. For additional provider referrals, call 211 statewide.

*Licensed Overnight Youth Shelter Program* funds are distributed to assist five licensed overnight youth shelters to meet the minimum licensing requirements under RCW 43.63A.

The five licensed overnight youth shelters in the state are in Grays Harbor, King, Skagit, Snohomish, and Spokane counties serving children ages 13 through 17 who have run away or are homeless due to family problems or dysfunctions. (In June 2008 a sixth overnight youth shelter was licensed in Clallam County.) According to Senate Bill 6392, the Legislature found that licensed overnight youth shelters provide essential services that protect the health, welfare, and safety of our state's youth.

<http://www.commerce.wa.gov/site/479/default.aspx>

Source: ADDS Internet Financial Reporting, Unit Roll up summary as maintained by Commerce Staff

### **Energy Matchmakers Program (4T)**

Funding Source: Washington State, Capital Budget  
Administered by: Washington State Department of Commerce

Total Investment: \$19,802,442

Total Benefit: 29,574 Units weatherized

The Weatherization Energy Matchmakers (EM) program increases resources for low-income home weatherization by leveraging local matching dollars and resources from utilities, rental owners and other sources. Washington communities receive Energy Matchmakers funds when they provide a dollar-for-dollar match. Weatherization services provided under this program include the application of energy efficiency measures to a home. Measures include: ceiling, wall, floor and duct insulation; diagnostically driven air sealing (such as caulking, weather-stripping and broken window replacement) to close gaps where the home's heat can escape; and heating system efficiency modifications.

Local agencies will provide weatherization program information to eligible households in their service area and ensure that those who want to apply have an opportunity to do so. Special efforts will be made to inform households with members who are either:

- a. Elderly (60 years of age or older).
- b. Persons with disabilities.
- c. Children under six years of age.
- d. Hindered by communication barriers, such as those who do not understand English or do not have easy access to common public news media.
- e. Native American, with particular emphasis on households residing on reservations.

Source: ADDS Internet Financial Reporting, Unit Roll up summary as maintained by Commerce Staff

Notes: Energy Matchmakers and Weatherization programs administered by the Department of Commerce does not distinguish between the units weatherized with federal dollars or units weatherized with state dollars.

<http://www.commerce.wa.gov/site/511/default.aspx>

### **Housing Trust Fund (16T)**

Funding Source: Washington State, Capital Budget

Administered by: Washington State Department of Commerce

Total Investment: \$521,300,000

Total Benefit: 23,267 Units built/rehabilitated/preserved

The Washington State Housing Trust Fund (HTF) supports community efforts to ensure the availability of safe, decent, and affordable housing by providing loans and grants for construction, acquisition and rehabilitation of low-income multifamily and single-family housing.

The Washington State Housing Trust Fund provides funding for organizations only, local governments, housing authorities, regional support networks, nonprofit community or neighborhood-based organizations, federally recognized Indian Tribes, and regional or statewide nonprofit housing assistance organization

Source: ADDS Internet Financial Reporting, Unit Roll up summary as maintained by Commerce Staff

Notes: Expenditures may cross biennial budgets and amounts are often re-appropriated, thereby ensuring all original appropriations are expended.

<http://www.commerce.wa.gov/site/493/default.aspx>

### **Independent Youth Housing Pilot Program (118T)**

Funding Source: Washington State, Operating Budget

Administered by: Washington State Department of Commerce

Total Investment: \$780,078

Total Benefit: 32 Households assisted

The Independent Youth Housing Program (IYHP) provides rental assistance and case management to eligible youth aging out of the state foster care system. These funds are intended to assist in meeting the state goal of ensuring that all such youth avoid experiencing homelessness by having access to a decent, appropriate, and affordable homes in a healthy, safe environment.

IYH program services are delivered through housing authorities, community action agencies, or other non-profit service agencies, or collaborations of agencies that have expertise in working with youth- and housing-related matters. The IYHP is a pilot program, funded by the legislature through the end of the current biennium (ending June 30, 2009). The Department of Commerce will award contracts to a maximum of 3 contractors to provide program services to participants.

Data Source: ADDS Internet Financial Reporting, Housing Division Notebook 07-09/  
Independent Youth Housing program manager.

Notes: Services for eligible youth began in 2007.

<http://www.commerce.wa.gov/site/1051/default.aspx>

### **On Farm Infrastructure Program (119T)**

Funding Source: Washington State, Capital Budget

Administered By: Washington State Department of Commerce

Total Investment: \$6,500,000

Total Benefit: 3,104 Seasonal Units Provided

The On Farm Infrastructure Program provides forgivable no-interest loans to growers to finance the infrastructure necessary for the development of on-farm housing that is owned and operated by the grower.

Examples of eligible activities include, but are not limited to: Drinking water supply, including wells; drinking water treatment; electrical –pump supply; electrical entrance – transformer; poles; engineering services for septic and water; excavation and grading – site or access road; foundations and tent pads; gravel – site, access road; hook-up to existing water, sewer, or electrical; permits related to eligible costs; propane installation; septic systems



Data Source: ADDS Internet Financial Reporting, Unit Roll up summary as maintained by Commerce Staff.

<http://www.commerce.wa.gov/site/516/default.aspx>

### **Re-Entry Housing Pilot Program (14T)**

Funding Source: Washington State, Operating Budget

Administered by: Washington State Department of Commerce

Total Investment: \$2,198,626

Total Benefit: 190 People who left prison and got housing assistance

The Re-entry Housing Pilot Program (RHPP) provides grants to eligible organizations that offer supportive housing and services for jail and prison offenders who are under supervision and referred by the DOC. Funds are intended to promote housing stability and access to services. Participating offenders must be under supervision and referred by the DOC. The offender must be considered high-risk, high-need, or to not have a viable release plan. This pilot program ends July 1, 2009.

Eligible programs must be located in one of the 6 counties currently housing Community Justice Centers (CJCs): Snohomish, King, Pierce, Yakima, Clark, and Spokane. They may be units of local governments, housing authorities, community action agencies, or other non-profit service agencies, or collaborations of agencies that have expertise in working with offender service and housing related matters. They must be operated in collaboration with the Community Justice Center (CJC) existing in the location of the pilot site.

Source: ADDS Internet Financial Reporting, Faith E. Lutze, Ph.D. and Sean Falconer M.A. Graduate Research Assistant, Criminal Justice Program Washington State University

Notes: The program ran in its entirety within the 2007-2009 biennium. The program was implemented in Clark, King and Spokane counties.

<http://www.commerce.wa.gov/site/1041/default.aspx>

### **Transitional Housing, Operating and Rental Program (13T)**

Funding Source: Washington State, Operating Budget

Administered by: Washington State Department of Commerce

Total Investment: \$21,631,913

Total Benefit: 11,458 Households

The Transitional Housing, Operating and Rental (THOR) program provides homeless families with children with up to two years of rental assistance, transitional facility operating subsidies, and case management to help them transition to permanent housing and self-sufficiency. Program services are delivered through housing authorities, community action agencies, and units of local government that collaborate with other local service providers to provide a wide variety of services. Eligible clients are homeless families with children under the age of 18 or pregnant women, with incomes at or below 50% of the median household income for their county.

THOR does not provide direct housing support or services to individuals or families. Commerce awards THOR funds to eligible lead agencies in local Continuum of Care planning groups, according to a modified version of HUD's allocation formula, in turn providers offer services to individuals and families.

Source: ADDS Internet Financial Reporting, Housing Inventory 11-09.xlsx as compiled by THOR program manager  
<http://www.commerce.wa.gov/site/489/default.aspx>.

### **Washington Families Fund (15T)**

Funding Source: Washington State, Operating Budget  
Administered by: Washington State Department of Commerce  
Total Investment: \$2,048,488  
Total Benefit: 2,842 Persons

The Washington Families Fund (WFF) provides a reliable, long-term source of funding for supportive services combined with stable housing to families experiencing homelessness resulting in their achieving greater self sufficiency.

WFF does not provide direct housing support or services to individuals or families. Commerce awards WFF funds to non profits and housing authorities who in turn offer services to families experiencing homelessness.

Source: ADDS Internet Financial Reporting, [Emily.Nolan@BuildingChanges.org](mailto:Emily.Nolan@BuildingChanges.org).  
[http://www.commerce.wa.gov/portal/alias\\_cted/lang\\_en/tabID\\_499/DesktopDefault.aspx](http://www.commerce.wa.gov/portal/alias_cted/lang_en/tabID_499/DesktopDefault.aspx)

### **2060 Affordable Housing Recording Surcharge: Operating and Maintenance Fund (35T)**

Funding Source: State Portion Local Document Recording Fee Surcharge  
Administered by: Washington State Department of Commerce  
Total Investment: State Portion of Revenue Collected \$19,971,233; O& M Expended \$16,170,790  
Total Benefit: 1,993 units

The 2002 Washington State Legislature passed SHB 2060 that requires county auditors to charge a \$10 recording fee on all recorded documents with the exception of those previously excluded from any fees. A portion of the revenue from the fees is deposited into the Affordable Housing for All Account. The purpose of the funds is to support operating and maintenance costs of housing projects, or units within housing projects, that are affordable to extremely low-income persons with incomes at or below 30% of the area median income and which require a supplement to rent revenue to cover ongoing operating expenses. The Operating and Maintenance (O&M) Fund Program subsidizes housing projects so that affordable housing is made available to a broader range of extremely low-income households than would be possible without such subsidy.

The O&M Fund Program is part of the Washington State Housing Trust Fund (HTF) and program dollars are used to support projects that have received capital dollars from the HTF. The legislation charged The Department of Community, Trade and Economic Development (CTED) with the responsibility of administering the O&M Fund (described in RCW 36.22.178).

As required by RCW 36.22.178, the revenues are split between state (40%) and local governments (60%). All organizations with projects receiving or having received HTF funding, as allowed in the HTF Guidelines and Procedure Handbook Chapter 202.1, are eligible applicants.

Source: ADDS Internet Financial Reporting, Local Government Financial Reporting System, Unit Roll up summary as maintained by Commerce Staff.

<http://www2.sao.wa.gov/applications/lgfrs/>

### **2163 Homelessness Housing Recording Surcharge-State Portion (36T) Homeless Grant Assistance Program (6T)**

Funding Source: State Portion - Local Document Recording Fee Surcharge

Administered by: Washington State Department of Commerce

Total Investment: State Portion of Revenue Collected \$12,933,696

Total Investment: State Portion- Expended \$10,528,092

Total Benefit: 10,705 Local beds supported

Total Benefit: (HGAP) 7,696 Beds/units created

#### *2163 Homeless Housing Recording Fee*

In 2005 [ESSHB 2163](#) created a \$10 document recording fee to fund local and state implementation of the Homelessness Housing and Assistance Act. 60% of the funds stay with the counties and 40% go to Commerce.

In 2007 [ESSHB 1359](#) added an additional \$8 document recording fee to help with Act implementation, with 90% staying with counties and 10% going to Commerce.

The combined \$18 in recording fee allocations results in 74% of the funds collected (\$20.2 million per year) staying in counties to support local efforts to reduce homelessness.

The remaining 26% of the funds collected (\$8.6 million per year) are remitted to the Home Security Fund managed by Commerce. 84% of the funds managed by Commerce are being passed back to county governments to support local projects to reduce homelessness. Funds not passed back to counties are being used to implement the data collection, performance measurement, planning, technical assistance and program management required by the Act.

*The Homeless Grant Assistance (HGAP) Program*, under the statutory authority of RCW 43.185C, was first launched in 2006 to provide grants to Washington State counties for innovative projects that reduce homelessness and demonstrate systems change by integrating criminal justice, social service, health, and other state and local systems.

The Act provides broad authority to local governments to define which homeless populations they need to serve in order to reduce homelessness, with the caveat that funded activities should ultimately improve the performance measures described in the grantee's Logic Model. Participants must be homeless or at imminent risk of homelessness, defined by Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH ACT, S.808/H.R. 1877)

Source: ADDS Internet Financial Reporting, Local Government Financial Reporting System, Unit Roll up summary as maintained by Commerce Staff.

<http://www2.sao.wa.gov/applications/lgfrs/>

<http://www.commerce.wa.gov/site/1036/default.aspx>

<http://www.commerce.wa.gov/site/823/default.aspx>

## **Local Government Funded Housing Assistance Programs**

The local programs inventoried as part of this section were limited to seven programs. Although local affordable housing programs administer both federal and state funded program, this section refers to only locally funded programs. Please refer to Appendix 6 for more detailed investment and benefit data.

### **A Regional Coalition for Affordable Housing Trust Fund (37T)**

Funding Source: Local Funds

Administered by: Local Governments

Total Investment: \$17,004,267

Total Benefit: 1,243 Units

The ARCH Housing Trust Fund (HTF) was created by ARCH member cities, (Beaux Arts Village, Bellevue, Bothell, Clyde Hill, Hunts Point, Issaquah, Kenmore, King County, Kirkland, Medina, Mercer Island, Newcastle, Redmond, Sammamish, Woodinville, Yarrow Point) in 1993 as a way to directly assist the development and preservation of affordable housing in East King County. The trust fund is capitalized by both local general funds and locally controlled, federal Community Development Block Grant (CDBG) funds. The trust fund process allows ARCH members to jointly administer their housing funds, and assist the best available housing opportunities that meet the housing needs of the community.

The purpose of the Housing Trust Fund is to create and preserve housing for ‘Low’ and ‘Moderate’ Income individuals and families in East King County. Low Income is defined as less than 50% of the King County median income, (\$29,500 to \$48,900 depending on household size) and moderate income is defined as less than 80% of the King County median income, (\$44,800 to \$78,230 depending on household size). Emphasis is placed on providing housing affordable to Low Income households. However, funding can be provided for Moderate Income households, especially for homeownership opportunities.

Source: Washington Low Income Housing Statewide Survey

<http://www.archhousing.org/>

### **Housing Assistance for People in Pierce County with Mental Illness (8T)**

Funding Source: Pierce County Zoo Tax

Administered by: Washington State Department of Commerce

Total Investment: \$679,116

Total Benefit: 229 Households received vouchers

The Housing Assistance for Persons with Mental Illness (HAPMI) program provides operating assistance to projects that provide housing for mentally ill persons in Pierce County to ensure that housing is safe and affordable and services are easily accessible.

The fund also pays for security or utility deposits so that mentally ill persons are able to move to semi-independent or independent living greatly improving their quality of life.

Source: ADDS Internet Financial Reporting, Annual reports created by program manager.  
<http://www.commerce.wa.gov/site/487/default.aspx>

### **King County Housing Finance Program: Housing Opportunity Fund (39T)**

Funding Source: Local funds, Housing Opportunity Fund (HOF)

Administered by: Local Governments

Total Investment: \$34 million (1990-2009)

Total Benefit: 2,754 Units created

The HOF was created by King County in 1990 to enable local housing providers to better compete for and leverage federal, state, private, and other local funds to meet the urgent housing needs of the county's homeless, displaced, and special needs populations. In thirteen years, the HOF has committed approximately \$34 million to support the development of 113 projects, creating 2,754 units of low-income housing. The King County Council has adopted the following priorities for use of the HOF:

- Preserve housing threatened by conversion or expiring low-income use restrictions; or provide permanent or transitional housing for those with special needs, including homeless families and individuals
- Benefit residents of King County, primarily outside of the City of Seattle
- Link the provision of low-income housing with necessary human services, consistent with service system strategic plans
- Produce the greatest number of units at a competitive per-unit cost for the longest benefit to eligible residents.

Source: Data provided by

<http://www.kingcounty.gov/socialservices/Housing/ServicesAndPrograms/Programs/HousingDevelopment/HousingFinance.aspx>

Notes: The King County Housing Finance Program collects funding from many different sources. For purposes of this study, the Housing Opportunity Fund (HOF) represents the local funding portion of the King County Housing Finance Program.

<http://www.kingcounty.gov/socialservices/Housing/ServicesAndPrograms/Programs/HousingDevelopment/HousingFinance.aspx>

<http://www.kingcounty.gov/Socialservices/Housing/ContractorsAndPartners/ContractorTools/FundDescriptions/HousingDevelopment.aspx>

### **Multi-Unit Housing Tax Incentive Program (41T)**

Funding Source: Option to exempt qualifying properties from taxation

Administered by: Local governments & The Department of Commerce administers the reporting requirements as defined by RCW 84.14.100

Total Investment: Data regarding the value of the tax exemptions that have been issued by local jurisdictions is not available. Not all local governments reported this data and others indicated that they had not yet determined a value for the tax exemption that was issued.

Total Benefit: Tax exemption certificates / Total units/no. of affordable units: 93/ 2401/500

The Multi-Unit Housing Tax Incentive Program authorizes qualifying cities to offer a property tax exemption to certain specified types of multifamily housing. The program became effective on July 22, 2007 and the number of eligible cities was approximately 50. Currently 94 cities are eligible to provide the exemption.

Source: HB 1910 reports for 2007 and 2008 as submitted to the Growth Management Division of the Department of Commerce.

Notes: The benefits data only reflects the benefits from the jurisdictions that completed annual report forms and sent them to the Growth Management Division of the Department of Commerce as required by RCW 84.14.100. The program became effective in July 22, 2007 and the number of eligible cities was approximately 50. Since then, the number of eligible cities has increased to 94. In 2007, 19 cities provided reports. In 2008, 13 cities provided reports.

<http://apps.leg.wa.gov/RCW/default.aspx?cite=84.14>

### **Seattle Housing Levy (38T)**

Funding Source: Levy on property taxes

Administered by: City of Seattle Office of Housing

Total Investment: \$102,137,140.00

Total Benefit: 8,086 Units/households

In the fall of 2009, Seattle voters approved by 64% a \$145,000,000 seven-year housing levy package. The levy was raised under the provisions of RCW 84.55.050, which allows a city to obtain voter approval to exceed the “lid” on regular property taxes for any purposes. Proceeds of the new Housing Levy will be used to fund the following:

- Rental Preservation and Production: \$104,000,000  
Capital funding for production of affordable rental housing serving a range of housing needs.
- Operating and Maintenance: \$7,900,000  
Funding to help preserve rental housing serving the most needy.
- Rental Assistance: \$4,248,000  
Funding to help preserve existing housing to prevent eviction and homelessness.
- Homebuyer Assistance: \$9,090,000  
Loans to first-time homebuyers.
- Acquisition and Opportunity Loan Fund: \$6,500,000  
Loans to facilitate strategic purchases of land or buildings for use as low-income housing---take advantage of current economic conditions; repayments will go into the Operating and Maintenance Program.
- Administration: \$13,262,000  
Funding for administration of all programs except the Operating and Maintenance (O & M) program; administration funding for the O & M Program will come from interest earnings on O & M Program fund balances ---consistent with the way administration funding for the O & M Program has been handled for previous housing levies.

The success of Seattle’s most recent Housing Levy, which passed by a vote of 64%, follows a long history of local support for low-income housing. Previously, Seattle voters have approved:

- \$86 million housing levy in 2002;



- \$59.21 million housing levy in 1995;
- \$49.98 million housing levy in 1986; and
- \$48 million bond issue for senior housing in 1981.

The 2009 levy will enable the City to continue to address Seattle's low-income housing needs.

Source: Investment and Benefit Data provided by City of Seattle, Office of Housing Program Staff.

<http://seattle.gov/housing/levy/default.htm>

### **2060 Affordable Housing Recording Surcharge-Local Portion (35Ta)**

Funding Source: Local Document Recording Fee Surcharge

Administered by: Local Governments

Total Investment: Local Portion of Revenue Collected \$29,956,849

Total Benefit: 5,206 Local Beds

In 2002, the Washington State Legislature established a new fund for low-income housing with a document recording fee. The law directs the local portion of HB2060 funds to be administered pursuant to a cooperative agreement between a county and the cities and towns within the county.

As required by RCW 36.22.178, the revenues are split between state (40%) and local governments (60%).

Data Source: Local Government Financial Reporting System (LGFRS), Page 73 of the Ten-Year Homeless Plan: 2008 Annual Report published by Community Trade and Economic Development, December 2008.

Notes: The Commerce reporting system for this program is being expanded to encompass all local 2060 expenditures.

<http://www2.sao.wa.gov/applications/lgfrs/>

### **2163 Homelessness Housing Recording Surcharge-Local Portion (36Ta)**

Funding Source: Local Portion Document Recording Fee Surcharge

Administered by: Local Governments

Total Investment: Local Portion of Revenue Collected \$24,727,450.60

Total Benefit: 10,705 Local beds supported

In 2005 [ESSHB 2163](#) created a \$10 document recording fee to fund local and state implementation of the Homelessness Housing and Assistance Act. 60% of the funds stay with the counties and 40% go to Commerce.

In 2007 [ESSHB 1359](#) added an additional \$8 document recording fee to help with Act implementation, with 90% staying with counties and 10% going to Commerce.



The combined \$18 in recording fee allocations results in 74% of the funds collected (\$20.2 million per year) staying in counties to support local efforts to reduce homelessness.

The remaining 26% of the funds collected (\$8.6 million per year) are remitted to the Home Security Fund managed by Commerce. 84% of the funds managed by Commerce are being passed back to county governments to support local projects to reduce homelessness. Funds not passed back to counties are being used to implement the intensive data collection, performance measurement, planning, technical assistance and program management required by the Act.

Source: This investment data is from the Local Government Financial Reporting System (LGFRS). Page 73 of the Ten-Year Homeless Plan: 2008 Annual Report published by Community Trade and Economic Development, December 2008.

Notes: The Commerce reporting system for this program is being expanded to encompass all local 2060 expenditures.

<http://www2.sao.wa.gov/applications/lgfrs/>

<http://www.commerce.wa.gov/site/823/default.aspx>

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## Property Tax and Sales Tax Provision

The following table includes all property and sales tax exemptions reported to the Washington Low Income Housing Alliance by the Department of Revenue.

#	RCW Citation	Year Adopted	Description
<b>STATE/LOCAL PROPERTY TAXES:</b>			
1	35.21.755	1974	Exemption from in-lieu of property tax payments for public corporations - includes publicly-owned low-income housing
2	84.14.020	1995	Targeted multi-unit residential structures, 12 year exemption
3	84.36.041	1989	Nonprofit homes for the aging; housing for low-income seniors
4	84.36.042	1998	Nonprofit homes for developmentally disabled
5	84.36.043	1983	Nonprofit housing facilities for the homeless
6	84.36.135	1983	Property owned by the state Housing Finance Commission
7	84.36.560	1999	Nonprofit housing for very low-income families
<b>LEASEHOLD EXCISE TAX:</b>			
8	82.29A.130(3)	1976	Subsidized housing facilities owned by public housing authorities
<b>STATE BUSINESS AND OCCUPATION TAX:</b>			
9	82.04.2908	2004	Reduced tax rate for proprietary adult boarding homes
10	82.04.327	1987	Exempts income of adult family homes
11	82.04.408	1983	Exempts income of State Housing Finance Commission
12	82.04.4264	2005	Exempts income of nonprofit adult boarding homes
13	82.04.4337	2004	Deduction for Medicare payments received by adult boarding homes
14	82.04.615	2007	Exempts Public Housing Authorities on federal grants
<b>STATE/LOCAL RETAIL SALES/USE TAX<sup>19</sup>:</b>			
15	82.04.050(10)	1975	Labor & services for construction or remodeling of structures owned by local housing authorities (contractors pay use tax on materials). Revenue impact includes federal govt. structures.
16	82.08.02745	1996	Construction or remodeling of housing facilities for farm workers
17	82.08.02915	1995	Cost of materials for construction or remodeling of alternative housing facilities by nonprofit social welfare organizations
18	82.08.0299	1988	Emergency lodging for homeless persons provided under a shelter voucher program
19	82.08.995	2007	Property and services financed by federal grants provided by a public corporation to low-income housing authorities

<sup>19</sup> Use tax statutes not shown separately.

#	Level	Estimated Tax Savings <sup>20</sup> Biennium (\$000)				
		1999-2001	2001-2003	2003-2005	2005-2007	2007-2009
1	State	970	1,063	438	446	1,560
	Local	3,037	3,277	1,602	1,696	6,091
2	State	205	336	589	600	1,031
	Local	639	1,036	2,157	2,283	4,145
3	State	1,381	1,500	3,164	4,019	4,529
	Local	4,647	5,100	11,610	15,340	18,215
4	State	76	84	179	182	180
	Local	238	257	655	693	700
5	State	979	1,064	693	734	1,002
	Local	3,282	3,618	2,543	2,801	4,027
6	State	0	0	0	0	0
	Local	0	0	0	0	0
7	State	3,078	3,371	1,776	1,807	6,796
	Local	9,629	10,392	6,500	6,879	26,519
8	State	10,818	11,476	7,353	7,801	23,036
	Local	9,489	10,067	6,449	6,843	20,206
9	State	0	0	0	0	19,665
	Local	0	0	0	0	0
10	State	329	348	574	606	748
	Local	0	0	0	0	0
11	State	105	109	356	378	0
	Local	0	0	0	0	0
12	State	0	0	0	0	2,690
	Local	0	0	0	0	0
13	State	0	0	0	0	4,644
	Local	0	0	0	0	0
14	State	0	0	0	0	34
	Local	0	0	0	0	0
15	State	0	0	0	0	8,307
	Local	0	0	0	0	2,556
16	State	0	1,248	1,248	1,248	1,285
	Local	0	326	364	364	375
17	State	199	216	132	140	119
	Local	51	55	39	41	37
18	State	12	12	14	14	22
	Local	10	10	12	12	20
19	State	0	0	0	0	2
	Local	0	0	0	0	0

<sup>20</sup> Note: Impact includes all items addressed by the statute; may be broader than just housing facilities.

## CHAPTER 5: CASE STUDIES AND COUNTY PROFILES

The following appendix includes County level profiles and Project Case Studies. All of the data to develop these documents were provided through the work of the Washington Low Income Housing Alliance and their survey data. These documents are a snapshot and an attempt to depict the resources invested at the County level. Given the nature of the survey data, these County level profiles are only as complete as what has been provided and in some instances no data has been provided. These numbers are not connected and will not reconcile to the macro level data provided in the main Inventory.

After identifying the variables below to collect, the Housing Alliance contacted more than 80 federal, state, and local entities to gather financial information and program information on all affordable housing programs active in the State of Washington since 1999.

### Project-Based Capital Data

- Project Name
- Address (street, city, county, zip code)
- Target Clients (Homeless, household, disabled, elderly, other)
- Type (Permanent rental, shelter, transitional, homeownership, other)
- Use (new construction, acquisition, rehabilitation, other)
- Target Income level
- Total Units
- Total amount of money per project per program (i.e. amount given to project from Housing Trust Fund. This includes federal, state, and local funding sources)

### Client-Based Subsidy Data

- Program
- County
- Number of vouchers
- Total amount of money per program per year (i.e. Section 8 dollar amount and number of vouchers)

### Homeownership Data

- Loan amount
- Households served (per each Loan)
- Loan program

The Housing Alliance built an Inventory database in Microsoft Access with the assistance of a database development consultant, a sub-contractor.

Each County Profile provides statistics on poverty in the county and on the affordable housing in the county captured by the study; indicators of need for affordable housing; charts detailing the funding levels of, and units produced by, each affordable housing program; characteristics of properties and properties' residents in the Multifamily database; and information on additional funding programs.

In addition, the Housing Alliance created a section of Case Studies on affordable housing developments to illustrate the variety of projects developed using Housing Trust Fund and other public funding. These case studies show, in graphical form, the amount of benefit received by each family as a result of living in publicly funded affordable housing.

The majority of entities were not sufficiently prepared to produce 2008-2009 biennium data. In order to avoid skewing the bulk of the data, the parameters of the analysis have been narrowed to 1999 through 2007.

The usability and validity of the data presented in the Inventory is dependent on the accuracy and degree of detail of the data submitted to the Housing Alliance. As is the case with any kind of data, affordable housing provider and funder data collection and storage methods have changed and improved over time. While every effort was made both on the part of the Housing Alliance, and on the part of data providers, to ensure accuracy of the data, some minor and unintentional errors, omissions, or discrepancies can be expected to have occurred.

The County profiles include charts and graphs that show total funding, indicators of need, funding sources and activities, and additional demographics on multifamily housing. Data represented in these profiles are during the period of 1999-2007.

The Project Case Studies were chosen based on time period, placed in service and annual reporting status and by County. All but seven counties are represented with case studies. All of the case studies depict multifamily housing projects with multiple funding sources and a monthly housing benefit calculation. This calculation is based upon the difference between the regulatory restricted rents and the fair market rents and illustrates the savings or benefit per resident in each case study. Each of these case studies includes funding from the Housing Trust Fund and displays a wide range of projects and financing. Of note, are the varying levels of leverage and resources, sponsors and funding opportunities found between rural and more urban counties.

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## Glossary of Acronyms

2060	2060 Recording Fee: Affordable Housing for All Surcharge
2163	2163 Recording Fee: Local Homelessness Housing Surcharge
ARCH	A Regional Coalition for Housing
CDBG	HUD, Community Development Block Grants
CHAS	Comprehensive Housing Affordability Strategy
COM	Washington State Department of Commerce
CRA	HUD, Community Reinvestment Act
DHSP	Downtown Housing Stabilization Program (Spokane)
ESAP	Department of Housing, Emergency Shelter and Assistance Program
ESG	Department of Housing, Emergency Shelter Grants
ESGP	Department of Commerce, Emergency Shelter Grants Program
FHA	HUD, Federal Housing Administration
FHLB	Federal Home Loan Bank
HAC	Housing Assistance Council
HOF	King County Housing Opportunity Fund
HOF CX	Housing Opportunity Fund Current Expense Funds (county local funds)
HOF DD	Housing Opportunity Fund Developmental Disabilities (county local funds)
HOF JS	Housing Opportunity Fund Jump Start (county local funds)
HOME	HUD's HOME Housing Partnerships Program
HOPWA	Department of Commerce, Housing Opportunities for Persons with AIDS
HTF	Department of Commerce, Housing Trust Fund
HUD	US Department of Housing and Urban Development
IHGB	HUD's Indian Housing Block Grant
LEED	Leadership in Energy and Environmental Design
LIHTC	Washington State Housing Finance Commission, Low Income Housing Tax Credit program
MFA	Municipal Finance Authority
MHRA	Manufactured Home Relocation Assistance
NPF	Washington State Housing Finance Commission, Tax Exempt Bond Financing for Nonprofit Facilities
O&M	Department of Commerce, Housing Trust Fund, Operating and Maintenance Fund
ORFH	Washington State Housing Trust Fund, Office of Rural and Farmworker Housing
PHA	Public Housing Authority
PRA	Project-Based Rental Assistance (one of the HUD McKinney-Vento Shelter Plus Care programs)
RAHP	Regional Affordable Housing Program
RAP	Rental Assistance Program
RHS	Rural Housing Service
SHP	Supportive Housing Program (part of the HUD McKinney-Vento Homeless Assistance Act)
SNAP	Spokane Neighborhood Action Plan
SRA	Sponsor-based Rental Assistance (one of the HUD McKinney-Vento Shelter Plus Care programs)
SRO	Single Room Occupancy for Homeless Individuals (one of the HUD McKinney-Vento Shelter Plus Care programs)
TBRA	Department of Commerce, Tenant-Based Rental Assistance
TCRA	Tacoma Community Redevelopment Authority
THOR	Department of Commerce, Transitional Housing, Operating and Rental Program
TRA	Tenant-Based Rental Assistance (one of the HUD McKinney-Vento Shelter Plus Care programs)
USDA	United States Department of Agriculture
WFF	Department of Commerce, Washington Families Fund
WGL	Washington Growers League
WSFHC	Washington State Housing Finance Commission
YOS	Department of Commerce, Youth Overnight Shelter

## Adams County

### County Profile

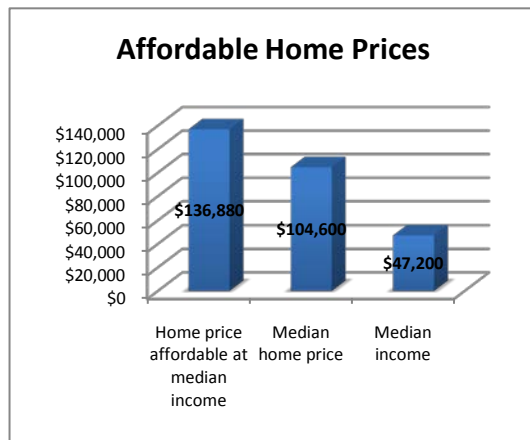
#### County Statistics

Household Population: No data  
 Median Annual Income: \$47,200  
 Cost Burdened Homeowners: 30%  
 Cost Burdened Renter Households: 31%  
 Poverty Rate: 18%  
 Number of Homeless Individuals: 51  
 Number of Homeless Families:

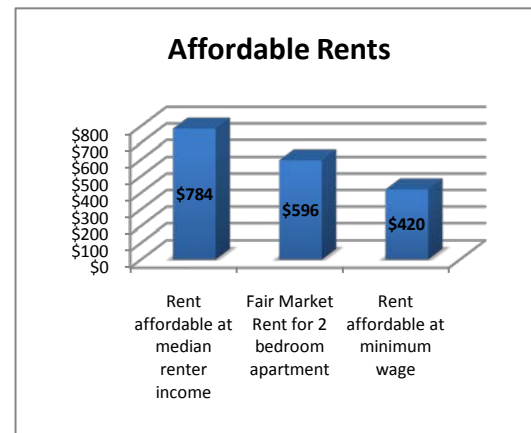
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 6  
 Total Homeownership Properties: 24  
 Total Multifamily Units: 233  
 Total Housing Trust Fund Investment: \$3,350,668  
 Total Federal, State, and Local Investment: \$12,141,958

### Need Indicators



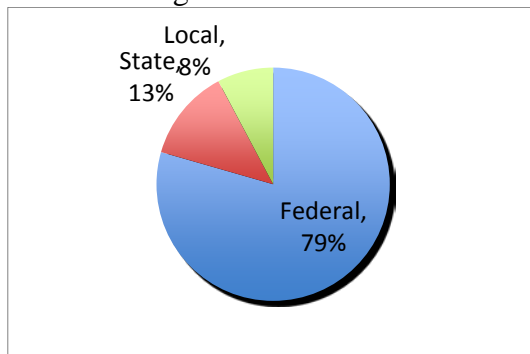
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIH

### Funding Source

Total Funding 1999 – 2007

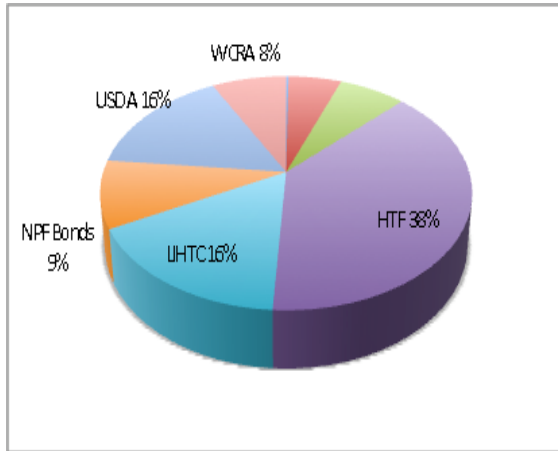


Federal:	\$20,973,909
State:	\$3,372,268
Local:	\$2,053,377



## Funding Sources and Activities

### Multifamily Funding<sup>21</sup>

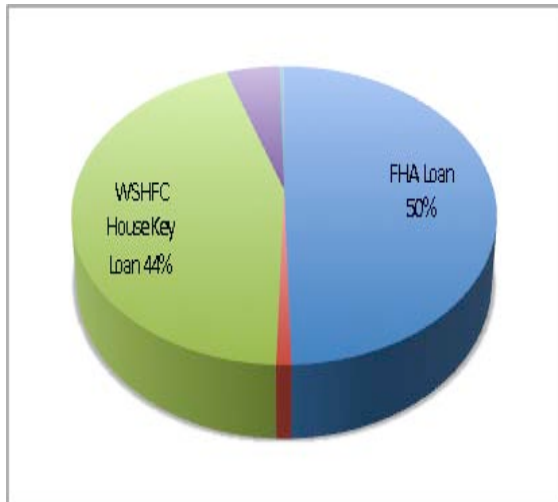


#### Funding Sources:

2163:	\$21,600
9% Tax Credits:	
\$478,500 <sup>22</sup>	
Bank:	\$601,787
HTF:	\$3,350,668
LIHTC:	\$1,427,471
NPF Bonds:	\$815,677
USDA:	\$1,366,575
WCRA:	\$673,100

Total units: 317

### Homeownership Funding<sup>23</sup>



#### Funding Sources:

FHA Loan:	\$1,530,000
WSHFC Home Choice Loan:	\$29,950
WSHFC House Key Loan:	\$1,368,457
WSHFC House Key Mortgage Loan:	\$147,250
WSHFC House Key Plus DPA Loan:	\$7,011
WSHFC House Key Rural Loan:	\$2,000

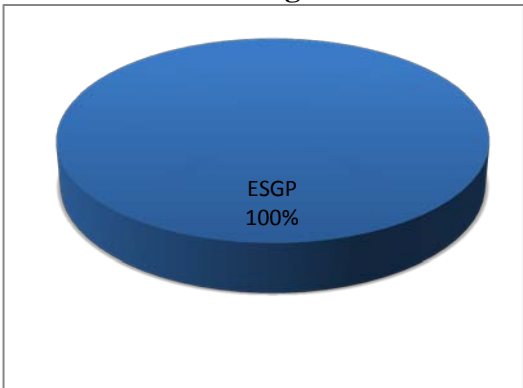
Total households served: 24

<sup>21</sup> While substantial effort was made to de-duplicate funding source information and unit counts, due to inconsistencies in data, some duplication in both unit count and funding was not preventable. This note holds for the entirety of the County Profiles section.

<sup>22</sup> An average of .85 was used to calculate tax credit equity. Tax credit allocation was multiplied by 10 (for 10-year credits), and then by .85. This note holds for the entirety of the County Profiles section.

<sup>23</sup> It was not possible to distinguish recipients of down payment assistance and mortgage payments. Therefore total households/families served may include duplication in some instances. This note holds for the entirety of the County Profiles section.

**Client-Based Funding**



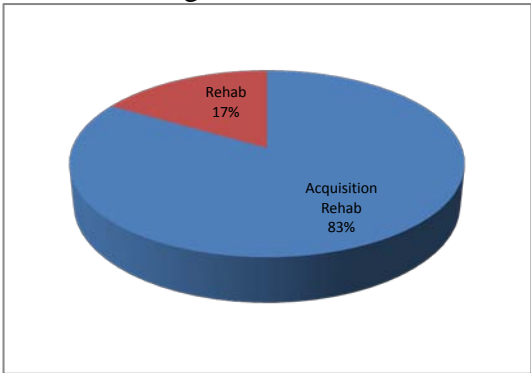
**Funding Sources**

ESGP: \$317,952

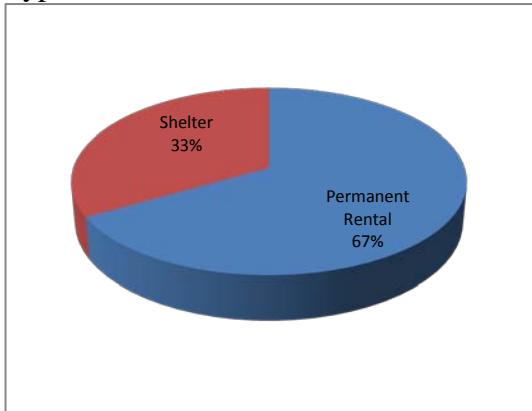
Total clients served: 5,787

**Characteristics of Multifamily Properties**

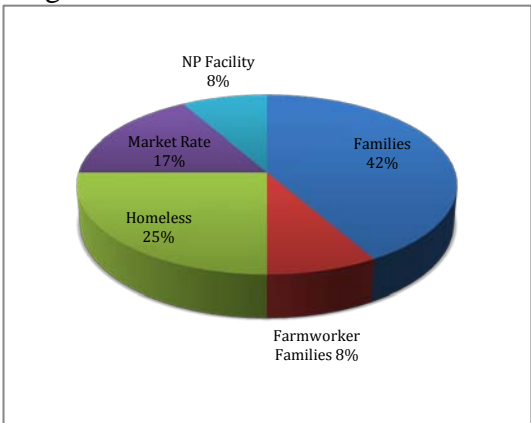
**Use of Funding**



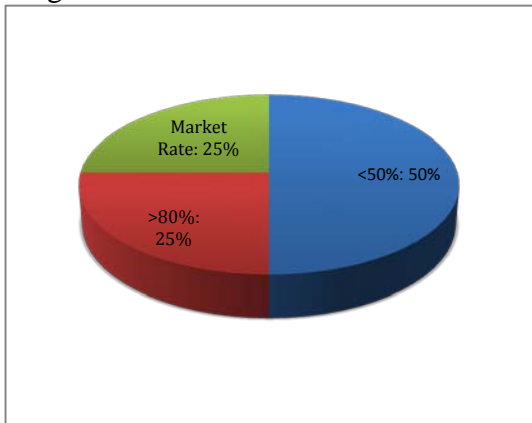
**Type of Structure**



**Target Client**



**Target Income**



## Case Study

### Adams County

#### Othello, WA

#### Desert Haven (formerly Othello Family Housing)

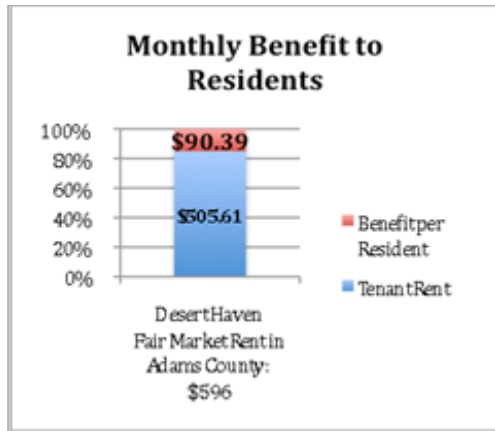
Project completion date: 2004

Number of units: 26

Number of people served: approx. 100

Total investment: \$3,315,932

Sponsors and funding sources: Catholic Housing Services of Eastern Washington, Housing Authority of the City of Othello, Washington State Housing Trust Fund, KeyBank National Association, Homestead Capital



Designed to provide housing to large families of agricultural workers, the three- and four-bedroom units that comprise the Desert Haven complex provide necessary shelter to the workers of the many nearby farms. Residents pay less than 30% of their income for rent. The landscaped complex includes thirteen duplexes, a community center, and a large outdoor play area. The project's location within the city of Othello provides residents with easy access to essential community services and employment centers. Additionally, the on-site community center allows service providers to conduct meetings, interviews, and appointments.

*Photo courtesy of Beacon Development Group*

## Asotin County

### County Profile

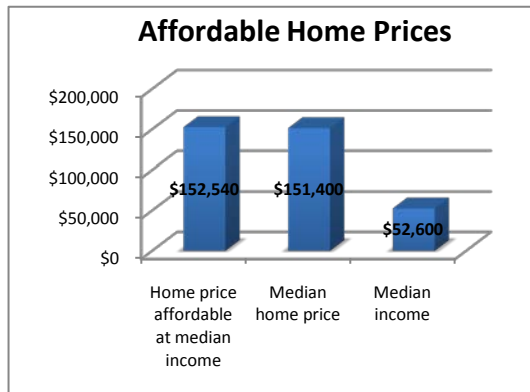
#### County Statistics

Household Population: 8,561  
 Median Annual Income: \$52,600  
 Cost Burdened Homeowners: 24%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 15%  
 Number of Homeless Individuals: 4  
 Number of Homeless Families:

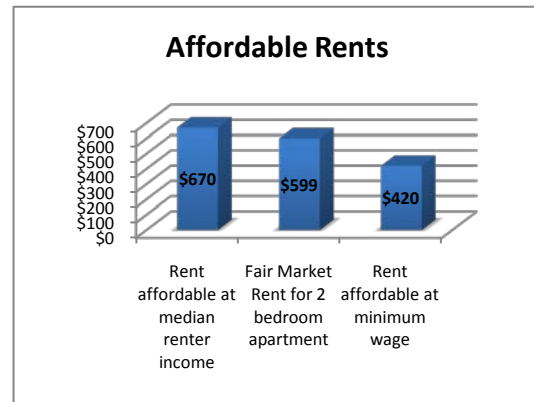
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 2  
 Total Homeownership Properties: 28  
 Total Multifamily Units: 24  
 Total Housing Trust Fund Investment: \$953,589  
 Total Federal, State, and Local Investment: \$3,099,872

### Need Indicators



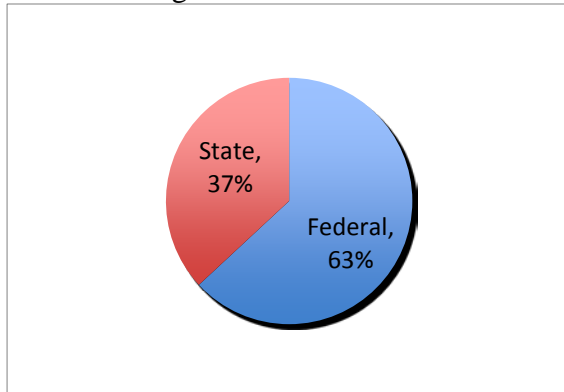
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007



Federal: \$1,955,505  
 State: \$1,144,367  
 Local: \$0

**Funding Sources and Activities**

**Multifamily Funding**



**Funding Sources**

HTF:	\$953,589
Total units:	24

**Homeownership Funding**

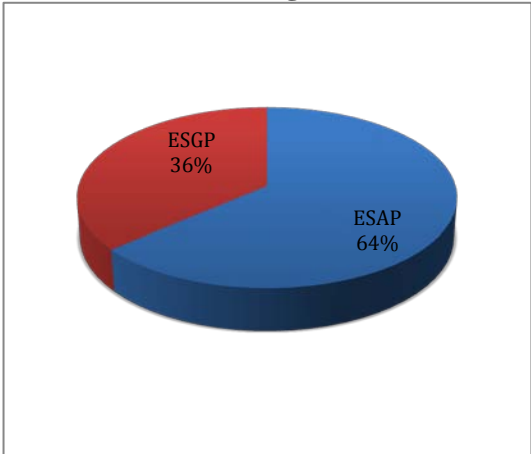


**Funding Sources**

WSHFC Home Choice Loan:	\$15,000
WSHFC House Key Loan:	\$1,803,948
WSHFC House Key Plus DPA Loan:	\$5,399
WSHFC House Key Rural Loan:	\$14,753

Total households served:	66
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**Client-Based Funding**



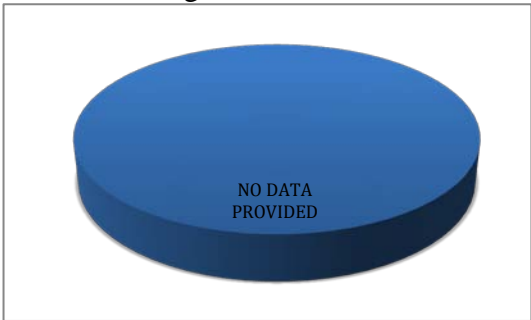
**Funding Sources:**

ESAP:	\$190,778
ESGP:	\$108,905

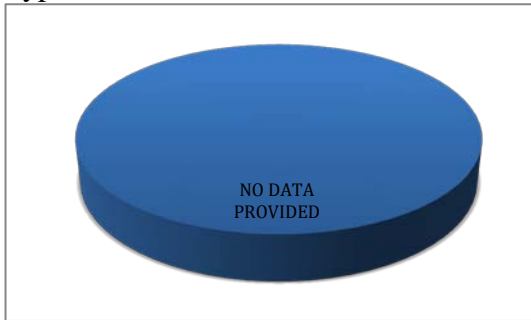
Total clients served:	3,742
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**Characteristics of Multifamily Properties**

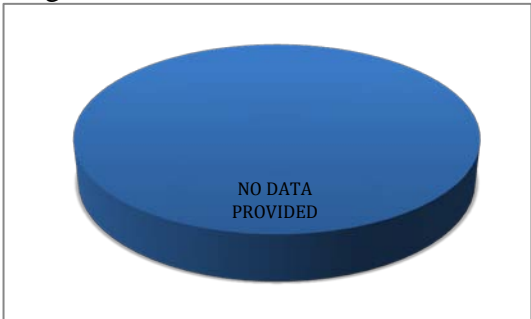
Use of Funding



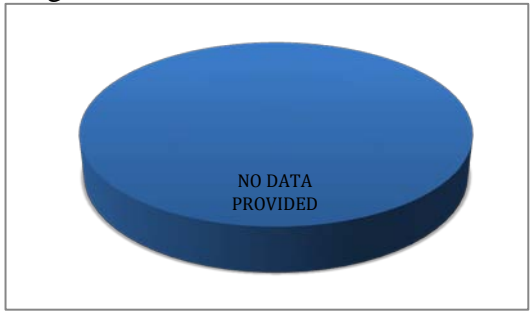
Type of Structure



Target Client



Target Income



## Case Study

### Asotin County Clarkston, WA

#### Fairhaven Homes

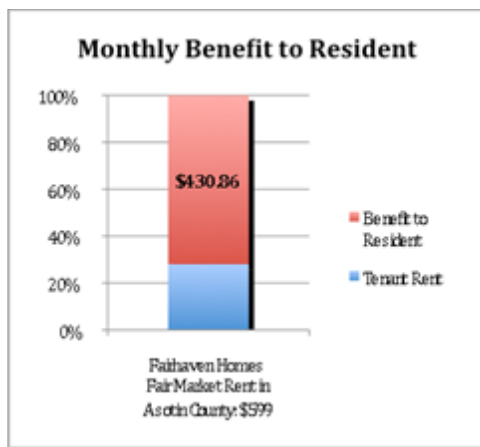
Project completion date: 2007

Number of units: 26

Number of people served: approx. 30

Total investment: \$1,000,000

Sponsors and funding sources: Housing Authority of Asotin County and Washington State Housing Trust Fund



To help address the lack of housing options for low-income seniors in rural areas, the Housing Authority of Asotin County built Fairhaven Homes. Each one-story, multi-unit building was constructed around a central green space in order to retain the community feel of a small town. Units are wheelchair accessible and have easy access to parking.

*Photo courtesy of Castellaw Kom Architects*

## Benton County

### County Profile

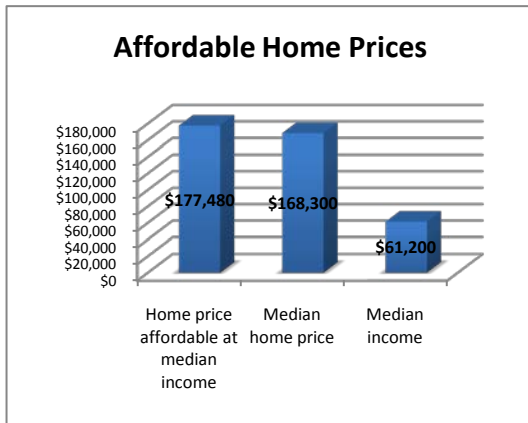
#### County Statistics

Household Population: 56,720  
 Median Annual Income: \$61,200  
 Cost Burdened Homeowners: 20%  
 Cost Burdened Renter Households: 33%  
 Poverty Rate: 12%  
 Number of Homeless Individuals: 1,268  
 Number of Homeless Families:

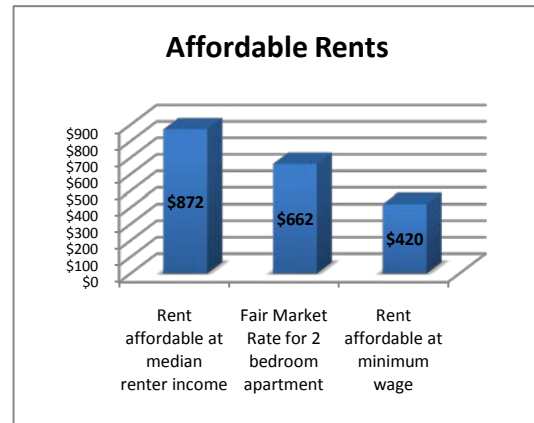
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 15  
 Total Homeownership Properties: 2338  
 Total Multifamily Units: 2323  
 Total Housing Trust Fund Investment: \$3,678,466  
 Total Federal, State, and Local Investment: \$87,047,419

### Need Indicators



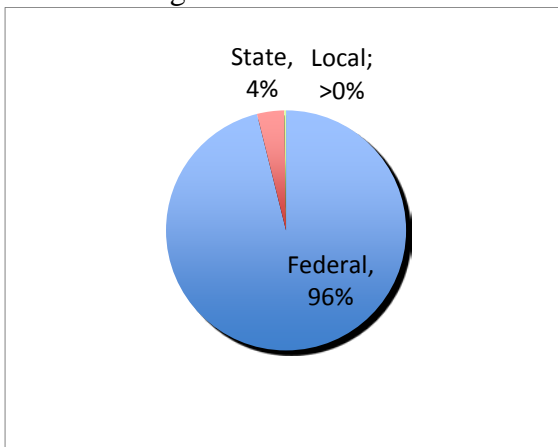
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007

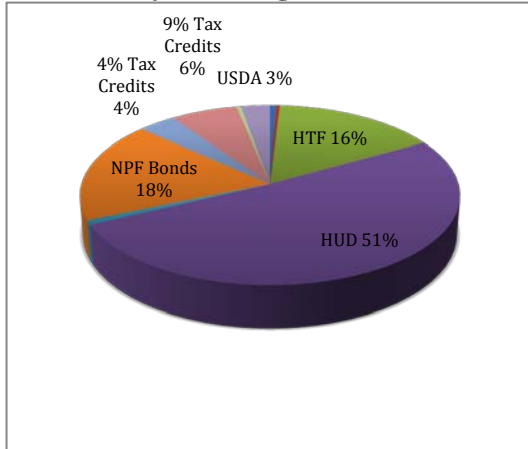


Federal:	\$96,507,146
State:	\$3,678,466
Local:	\$232,750



## Funding Sources and Activities

### Multifamily Funding

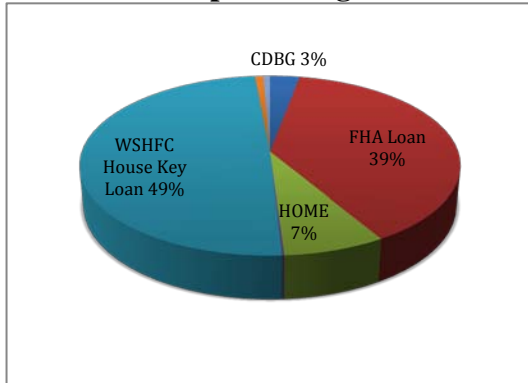


### Funding Sources

Bank:	\$136,000
FHLB:	\$84,000
HTF:	\$3,678,466
HUD:	\$11,857,476
Kennewick Housing Authority:	\$174,539
NPF Bonds:	\$4,220,000
4% Tax Credits:	\$846,849
9% Tax Credits:	\$1,498,610
Tri Cities Home Consortium:	\$96,750
USDA:	\$648,805

Total units: 2,323

### Homeownership Funding

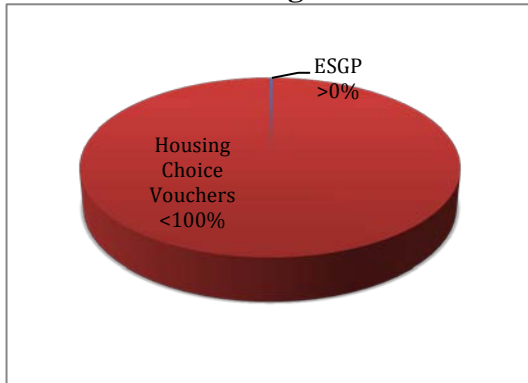


### Funding Sources

CDBG:	\$1,355,241
FHA Loan:	\$17,884,800
HOME:	\$3,493,323
WSHFC Home Choice Loan:	\$77,162
WSHFC House Key Loan:	\$22,926,360
WSHFC House Key Mortgage Loan:	\$378,275
WSHFC House Key Plus DPA Loan:	\$294,707
WSHFC House Key Rural Loan:	\$10,000

Total households served: 2,356

### Client-Based Funding



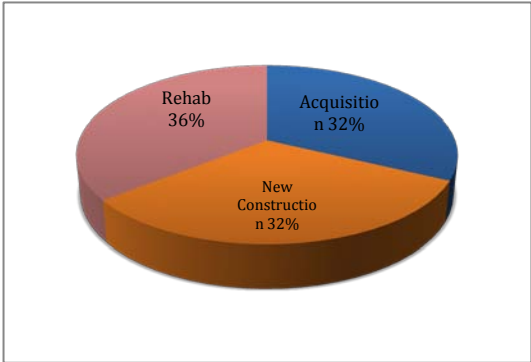
### Funding Sources

ESGP:	\$47,731
Housing Choice Vouchers:	\$17,338,325

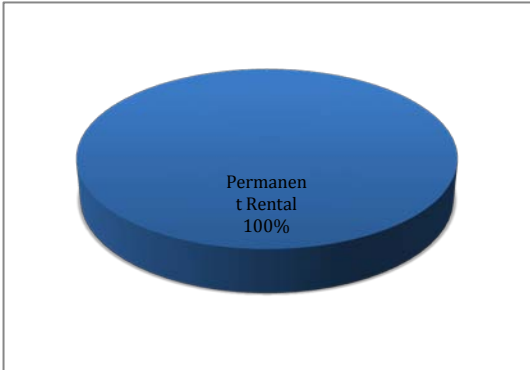
Total clients served: 3,742

Characteristics of Multifamily Properties

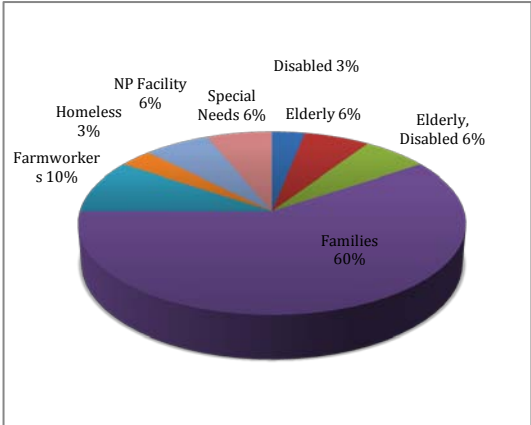
Use of Funding



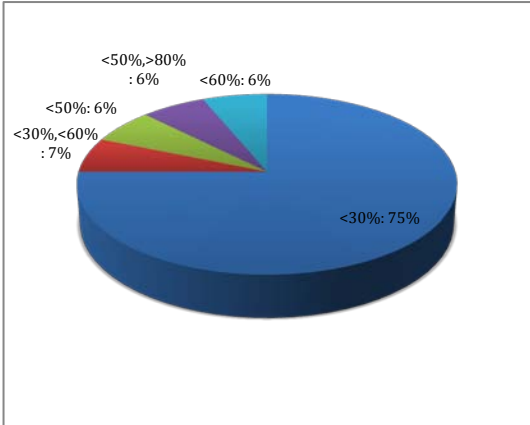
Type of Structure



Target Client



Target Income



## Case Study

### Benton County

#### Richland, WA

### Tri-Cities Terrace I, II & III

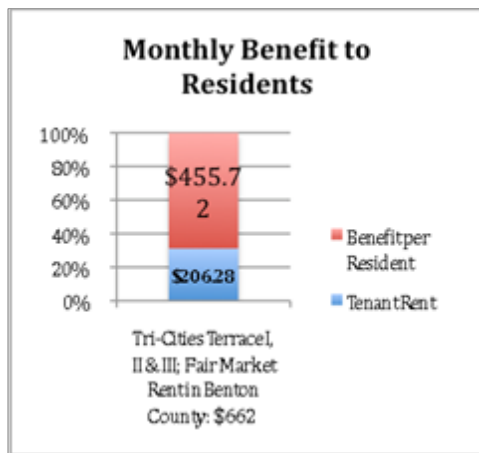
Project completion date: 2002, 2005, and 2007

Number of units: 112

Number of people served: approx. 112

Total investment: \$9,543,464 (for all three buildings)

Sponsors and funding sources: US Department of Housing and Urban Development (HUD), Washington State Housing Trust Fund, City of Richland, Benton County, SEC Affordable Housing



Built in three phases, the three buildings that comprise the Tri-Cities Terrace campus contain 112 units of affordable housing for seniors and developmentally disabled adults. Residents pay less than 30% of their income towards rent. Located in a quiet neighborhood near shopping and medical facilities, the Terrace buildings have an exercise room, computer lab, a beauty shop, and resident-led activities. Through a Project Rental Assistance Contract, HUD covers the ongoing costs of operating the not-for-profit facilities.

*Photo courtesy of Shalom Ecumenical Center*

## Chelan County

### County Profile

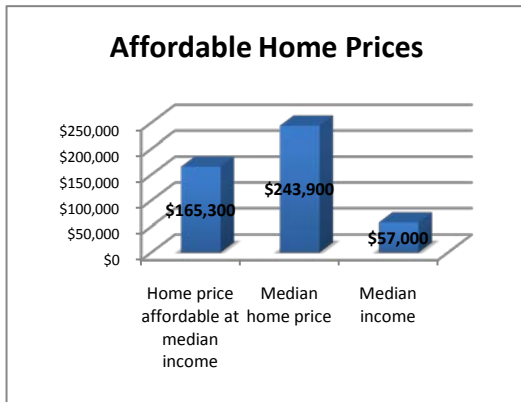
#### County Statistics

Household Population: 25,901  
 Median Annual Income: 57,000  
 Cost Burdened Homeowners: 33%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 12%  
 Number of Homeless Individuals: 562  
 Number of Homeless Families:

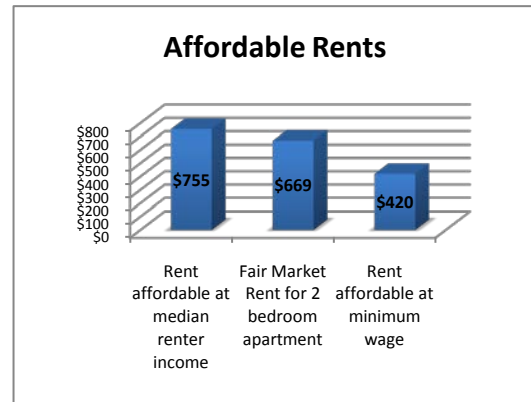
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 16  
 Total Homeownership Properties: 372  
 Total Multifamily Units: 275  
 Total Housing Trust Fund Investment: \$7,115,424  
 Total Federal, State, and Local Investment: \$44,200,445

### Need Indicators



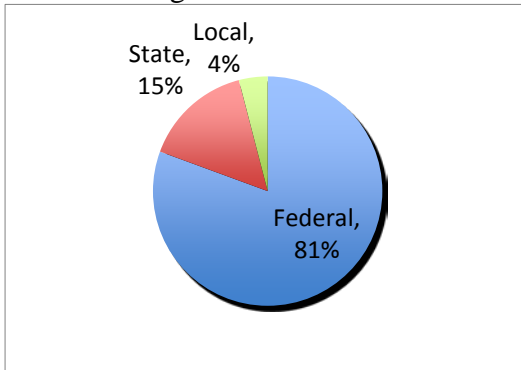
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

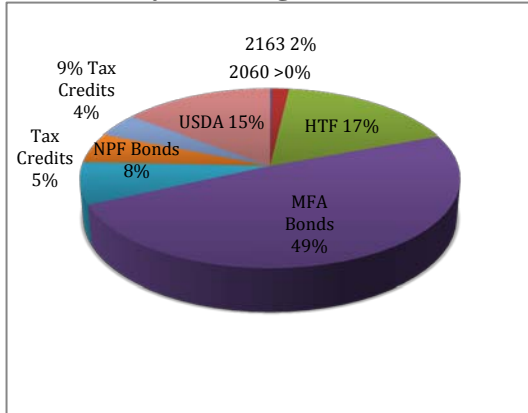
Total Funding 1999 – 2007



Federal:	\$40,532,153
State:	\$7,721,670
Local:	\$2,033,350

## Funding Sources and Activities

### Multifamily Funding

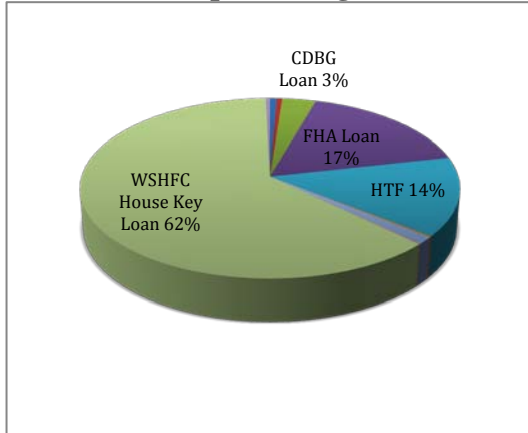


### Funding Sources

2060:	\$40,000
2163:	\$450,000
HTF:	\$4,616,424
MFA Bonds:	\$12,925,000
NPF Bonds:	\$2,000,000
Tax Credits:	\$1,432,074
9% Tax Credits:	\$1,102,823
USDA:	\$3,901,164

Total units: 275

### Homeownership Funding

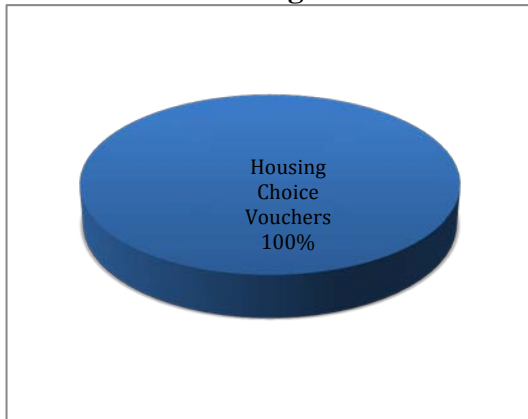


### Funding Sources

2060:	\$116,246
CDBG Grant:	\$90,803
CDBG Loan:	\$576,393
FHA Loan:	\$3,017,500
HTF:	\$2,499,000
PUD:	\$33,350
USDA:	\$227,000
WSHFC Home Choice Loan:	\$20,000
WSHFC House Key Loan:	\$11,015,771
WSHFC House Key Plus DPA Loan:	\$71,831

Total households served: 372

### Client-Based Funding



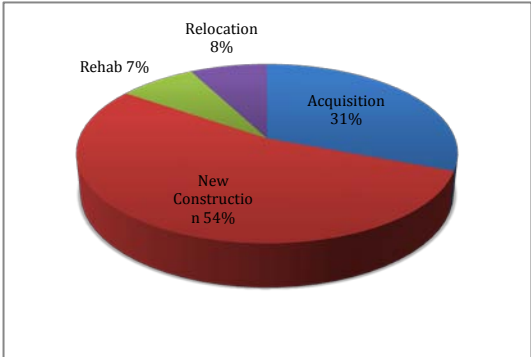
### Funding Sources

Housing Choice Vouchers:	\$65,067
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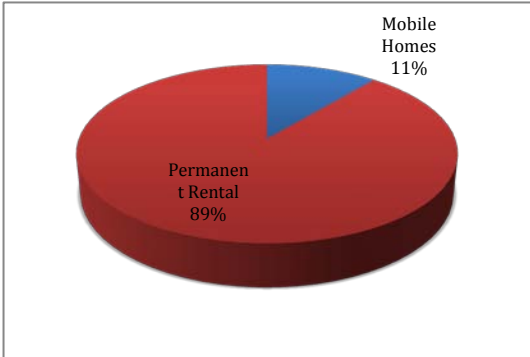
Total clients served: 60

Characteristics of Multifamily Properties

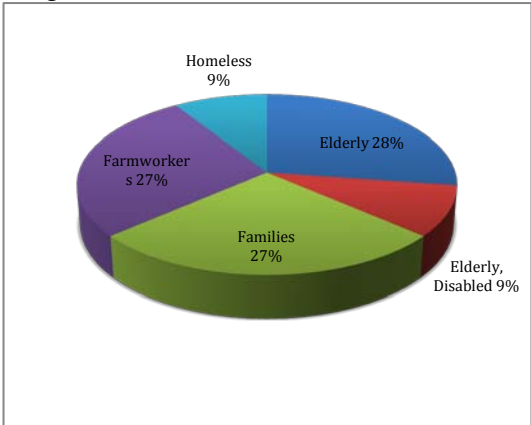
Use of Funding



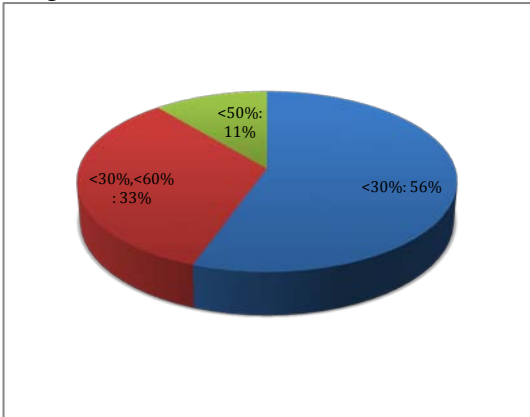
Type of Structure



Target Client



Target Income



## Case Study

### Chelan County East Wenatchee, WA

#### Heritage Glen Apartments

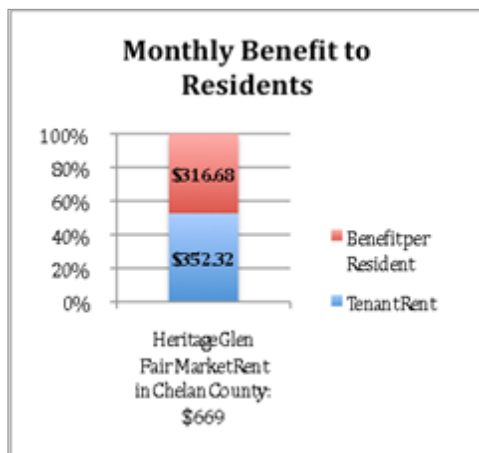
Project completion date: 2002

Number of units: 35

Number of people served: approx. 105

Total investment:

Sponsors and funding sources:



The Heritage Glen Apartments were constructed both for year-round agricultural workers and their families and for seasonal workers as well. The complex offers a children's playground, air conditioned units, and a park-like atmosphere with neatly trimmed lawns.

*Photo courtesy Washington State Farmworker Housing Trust*

## Clallam County

### County Profile

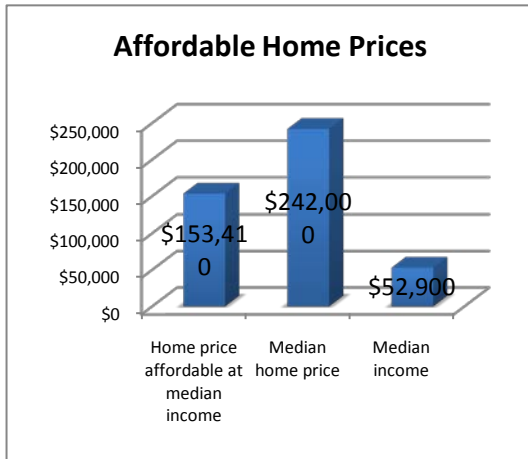
#### County Statistics

Household Population: 30,593  
 Median Annual Income: \$52,900  
 Cost Burdened Homeowners: 32%  
 Cost Burdened Renter Households: 43%  
 Poverty Rate: 13%  
 Number of Homeless Individuals: 846  
 Number of Homeless Families:

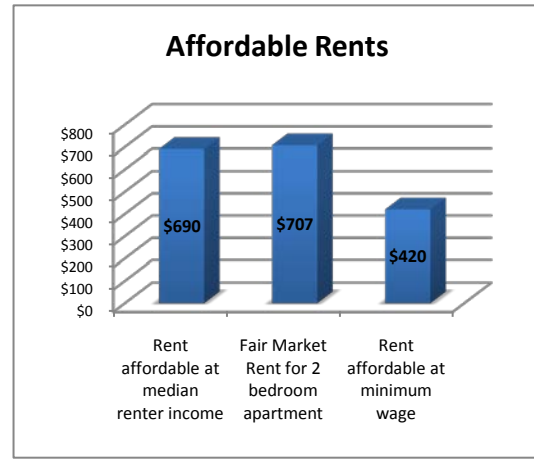
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 17  
 Total Homeownership Properties: 251  
 Total Multifamily Units: 1,180  
 Total Housing Trust Fund Investment: \$14,916,821  
 Total Federal, State, and Local Investment: \$36,186,564

### Need Indicators



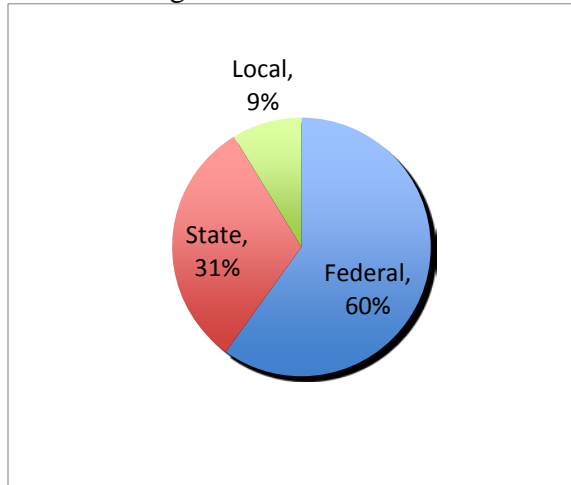
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

#### Total Funding 1999 – 2007

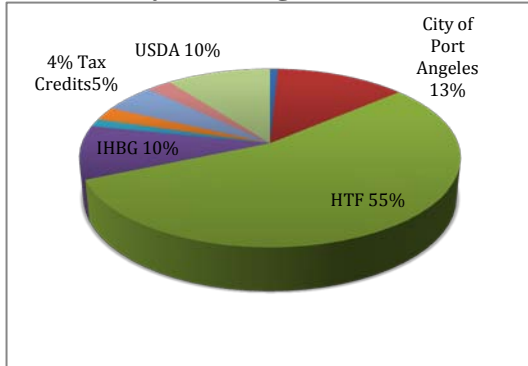


Federal:	\$30,467,463
State:	\$15,932,545
Local:	\$4,435,320



## Funding Sources and Activities

### Multifamily Funding

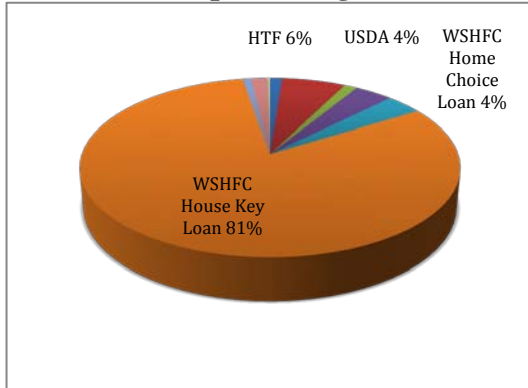


### Funding Sources

City of Forks:	\$202,794
City of Port Angeles:	\$3,400,000
HTF:	\$14,415,047
IHBG:	\$2,555,577
NPF Bonds:	\$366,843
Other:	\$637,526
4% Tax Credits:	\$1,350,024
9% Tax Credits:	\$652,057
USDA:	\$2,713,871

Total units: 1,180

### Homeownership Funding

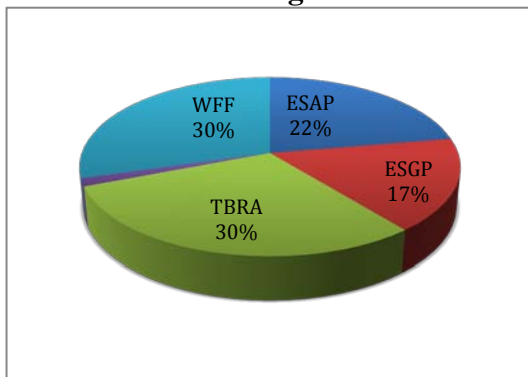


### Funding Sources

City of Port Angeles:	\$95,000
HTF:	\$501,774
Other:	\$100,000
USDA:	\$300,566
WSHFC Home Choice Loan:	\$286,919
WSHFC House Key Loan:	\$6,486,286
WSHFC House Key Plus DPA Loan:	\$65,012
WSHFC House Key Rural Loan:	\$134,250

Total households served: 251

### Client-Based Funding



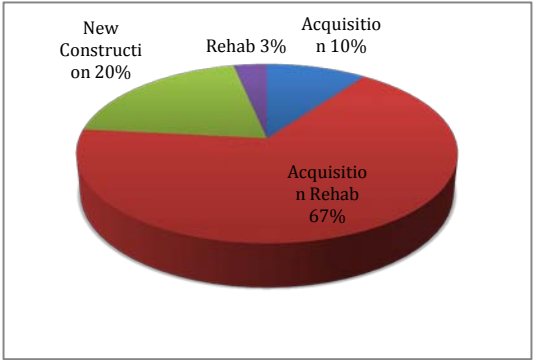
### Funding Sources

ESAP:	\$425,724
ESGP:	\$321,625
TBRA:	\$570,408
THOR:	\$27,000
WFF:	\$563,000

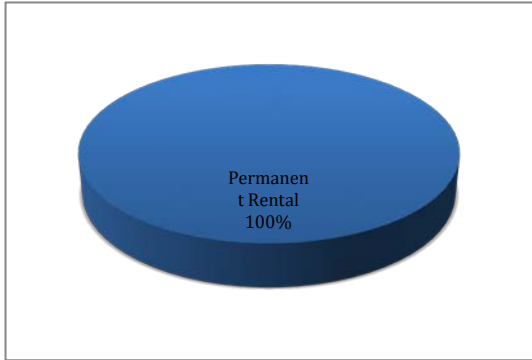
Total clients served: 8,088

Characteristics of Multifamily Properties

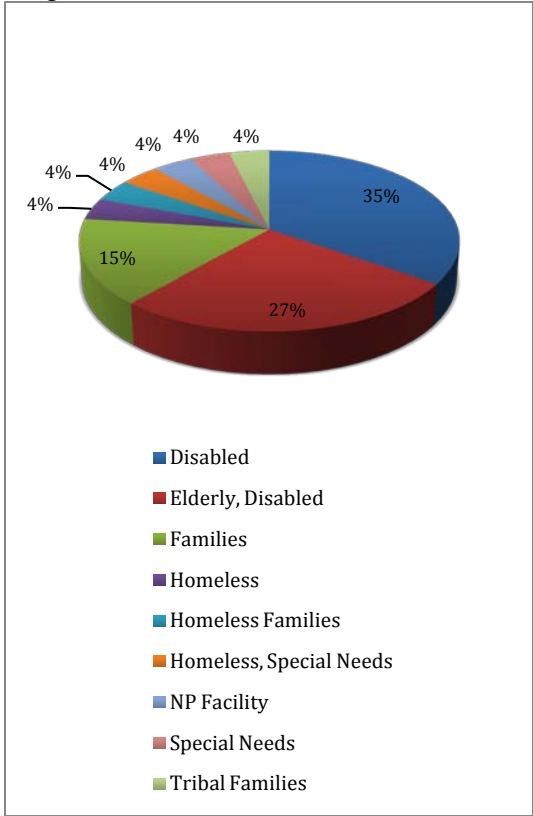
Use of Funding



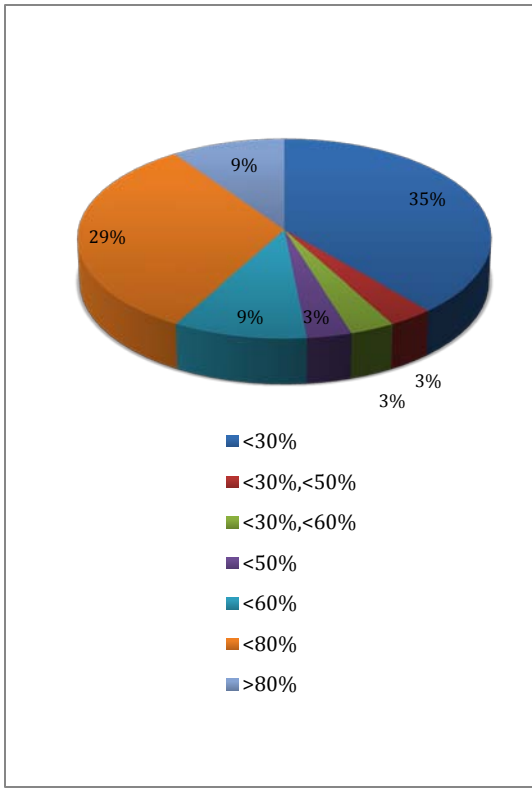
Type of Structure



Target Client



Target Income



## Case Study

### Clallam County *Port Angeles, WA*

#### Townhouse Apartments (Lower Elwha Townhomes)

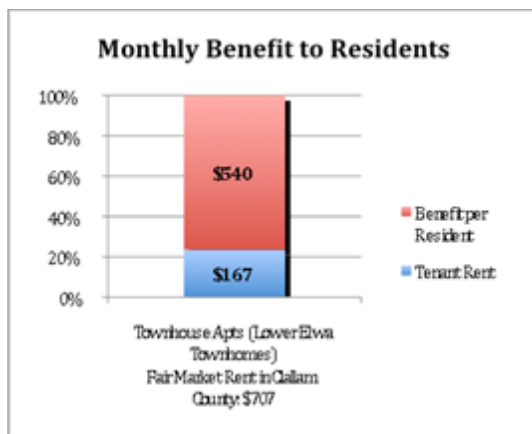
Project completion date: 2001

Number of units: 12

Number of people served: 19

Total investment: \$1,042,686

Sponsor and funding sources: Washington State Housing Trust Fund, Native American Housing and Self Determination Act



The Townhouse Apartments serve as home for veterans, physically challenged people, and other extremely low income Native Americans in Clallam County. Developed by the Lower Elwha Housing Authority, these townhomes offer 2-bedroom apartments suitable for residents with special needs.

## Clark County

### County Profile

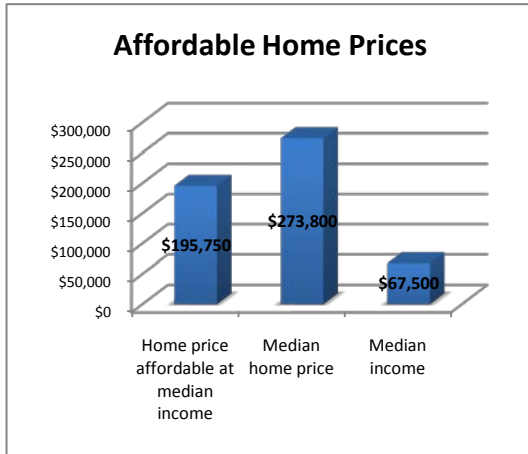
#### County Statistics

Household Population: 147,270  
 Median Annual Income: \$67,500  
 Cost Burdened Homeowners: 32%  
 Cost Burdened Renter Households: 39  
 Poverty Rate: 10%  
 Number of Homeless Individuals: 1,970  
 Number of Homeless Families:

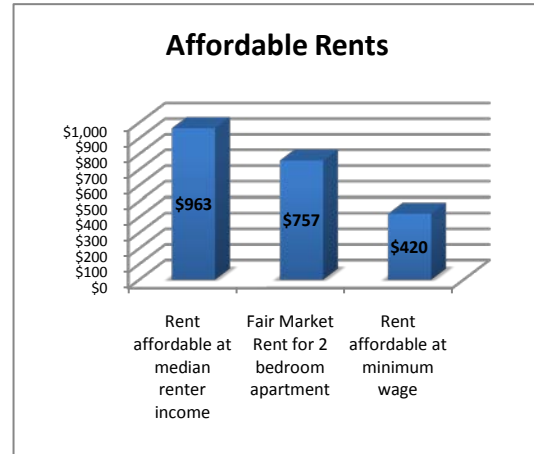
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 47  
 Total Homeownership Properties: 3,039  
 Total Multifamily Units: 3,837  
 Total Housing Trust Fund Investment: \$17,562,968  
 Total Federal, State, and Local Investment: \$465,648,116

### Need Indicators



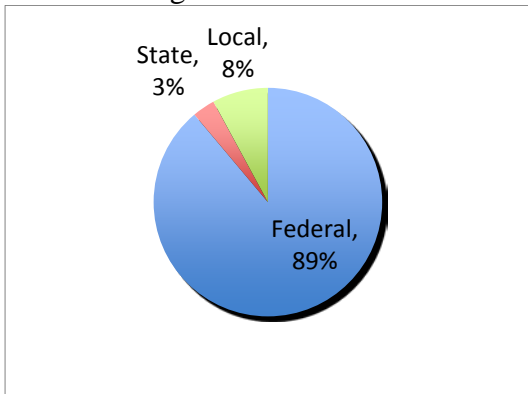
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

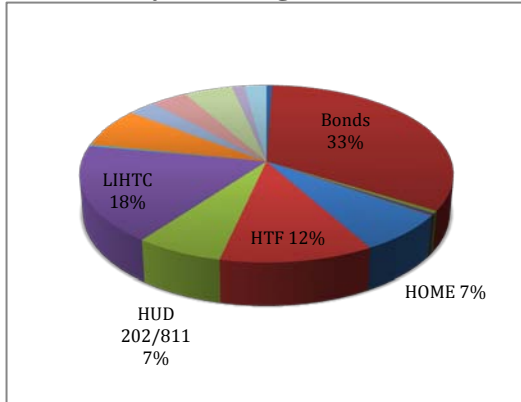
Total Funding 1999 – 2007



Federal:	\$624,251,334
State:	\$22,516,708
Local:	\$55,579,694

## Funding Sources and Activities

### Multifamily Funding

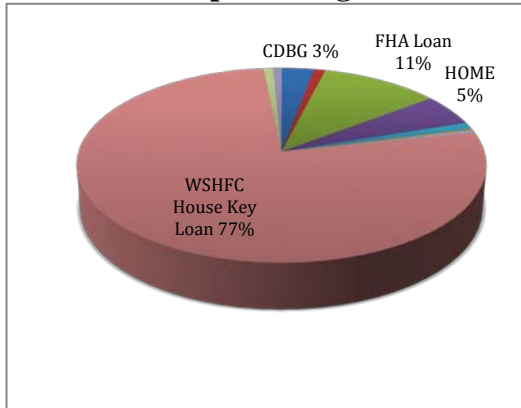


### Funding Source

2060/2163:	\$780,500
Bonds:	\$45,956,000
CDBG:	\$665,204
City of Vancouver:	\$500,000
Clark County:	\$200,000
FHLB:	\$100,000
HOME:	\$9,582,744
HTF:	\$16,081,968
HUD 202/811:	\$9,187,500
LIHTC:	\$24,526,458
McKinney:	\$400,000
MFA Bonds:	\$9,800,000
NPF Bonds:	\$3,900,000
Other:	\$5,023,694
4% Tax Credits:	\$6,607,377
9% Tax Credits:	\$1,732,781
Vancouver Housing Authority:	\$3,024,203

Total units: 3,837

### Homeownership Funding



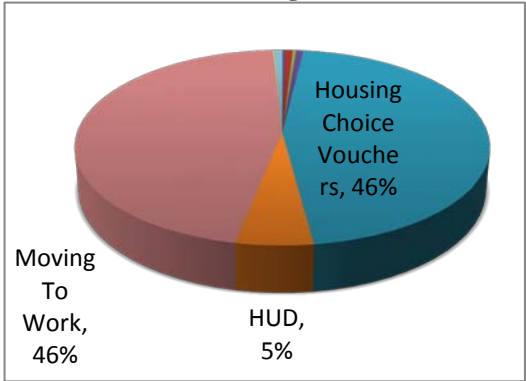
### Funding Sources

CDBG:	\$3,670,130
COM:	\$1,250,000
FHA Loan:	\$13,323,900
HOME:	6,529,829
HTF:	\$1,481,000
WSHFC CRA:	\$337,752
WSHFC Home Choice Loan:	\$410,548
WSHFC House Key Loan:	\$95,478,874
WSHFC House Key Mortgage Loan:	\$1,040,500
WSHFC House Key Plus DPA Loan:	\$883,123
WSHFC House Key Rural Loan:	\$68,805

Total households served: 3,039

Funding Sources and Activities

Client-Based Funding



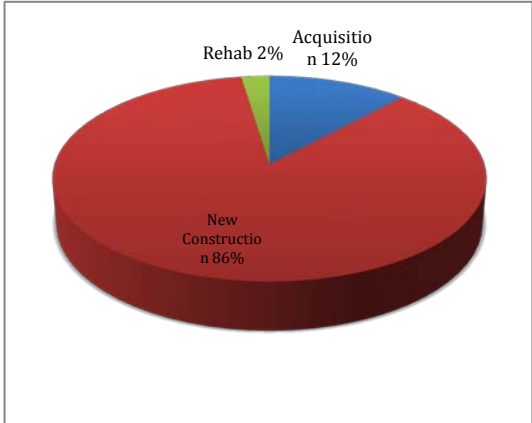
Funding Sources

CDBG:	\$391,000
ESAP:	\$1,507,090
ESGP:	\$598,649
HOME:	\$1,345,524
Housing Choice Vouchers:	\$93,449,890
HUD:	\$10,649,277
MHRA:	\$12,000
Moving To Work:	\$93,449,890
TBRA:	\$297,756
THOR:	\$95,736
WFF:	\$1,308,414

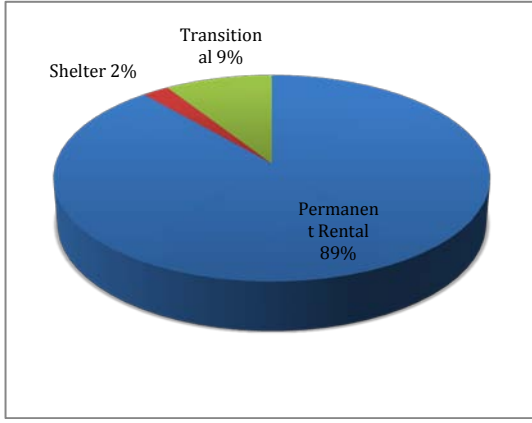
Total clients served: 67,082

Characteristics of Multifamily Properties

Use of Funding

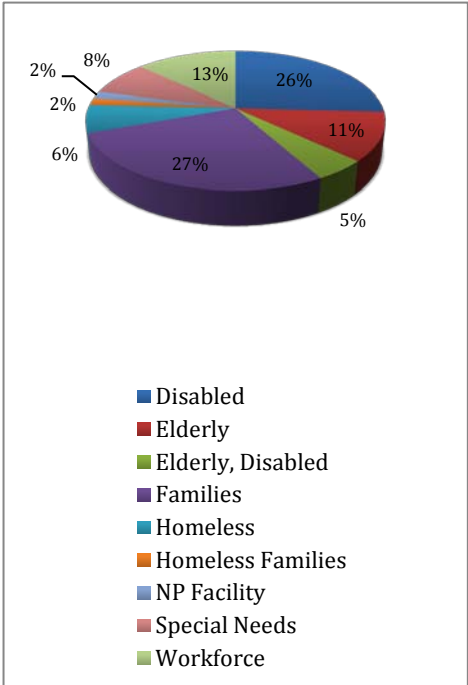


Type of Structure

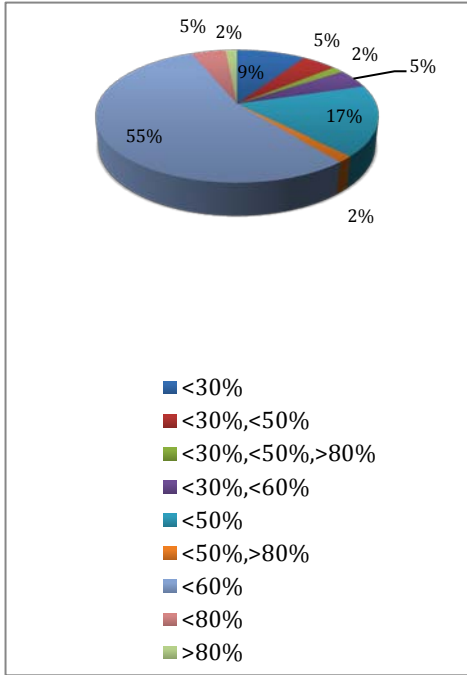


Characteristics of Multifamily Properties

Target Client



Target Income



## Case Study

### Clark County Vancouver, WA

#### Central Park Place

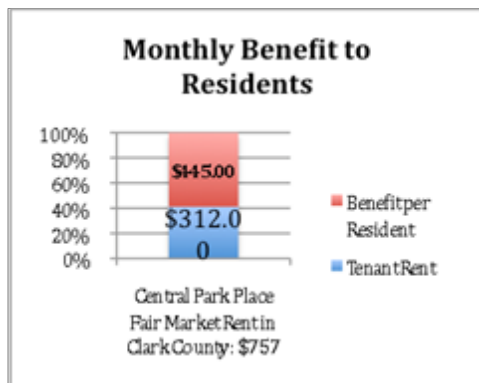
Project completion date: 1999

Number of units: 123

Number of people served: approx. 123

Total investment: Tax exemption for \$23,000,000 in bonds and approximately \$1,000,000 a year in tradable tax credits

Sponsors and funding sources: Housing Trust Fund, Department of Veterans Affairs, Vancouver Housing Authority, Low Income Housing Tax Credits, McKinney funds, HOME funds, Clark County Veterans' Assistance Fund, Federal Home Loan Bank of Seattle



Central Park Place was built after the model of Single Room Occupancy (SRO) hotels that were once a part of every city. The building contains 88 SRO apartments, 35 studio apartments, and a two-bedroom unit for an apartment manager. It also offers a community kitchen, library, recreation areas, and outdoor garden spaces. Located on the Veterans Affairs campus, Central Park Place provides an example of coordination between the Vancouver Housing Authority and the Department of Veterans' Affairs (VA) to solve a common problem: a critical shortage of housing for low-income single adults in Clark County, many of whom were homeless and many of whom were veterans.

*Photo courtesy of Vancouver Housing Authority*



## Columbia County

### County Profile

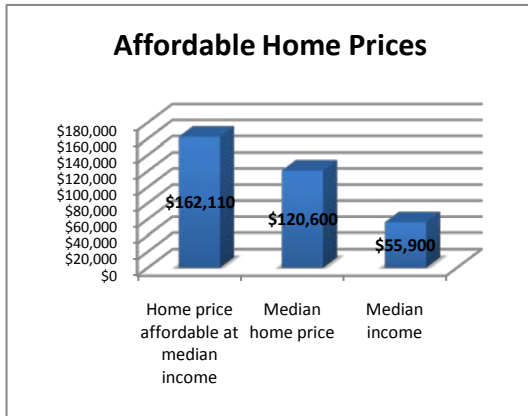
#### County Statistics

Household Population: No data  
 Median Annual Income: \$55,900  
 Cost Burdened Homeowners: 25%  
 Cost Burdened Renter Households: 30%  
 Poverty Rate: 13%  
 Number of Homeless Individuals:  
 Number of Homeless Families:

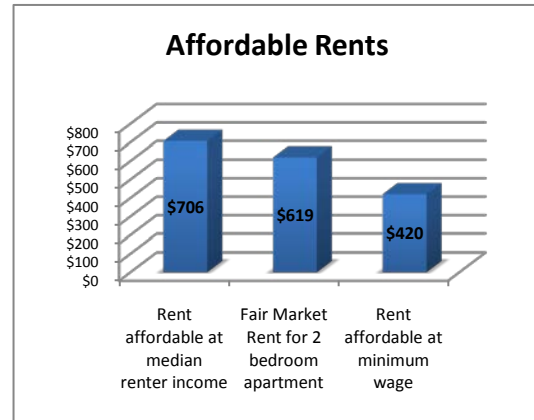
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: No data  
 Total Homeownership Properties: 2338  
 Total Multifamily Units: No data  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$605,727

### Need Indicators



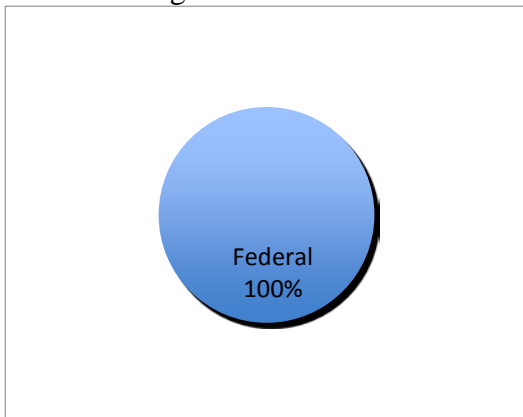
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

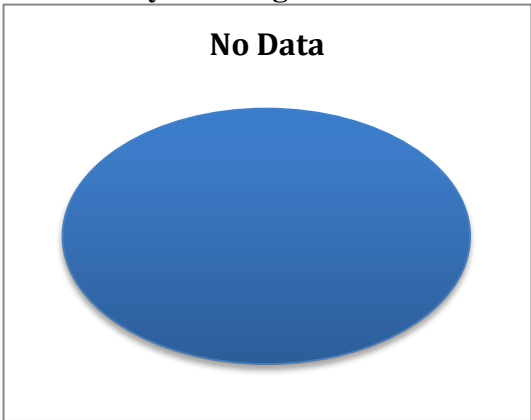
Total Funding 1999 – 2007



Federal:	\$605,727
State:	\$0
Local:	\$0

**Funding Sources and Activities**

**Multifamily Funding**

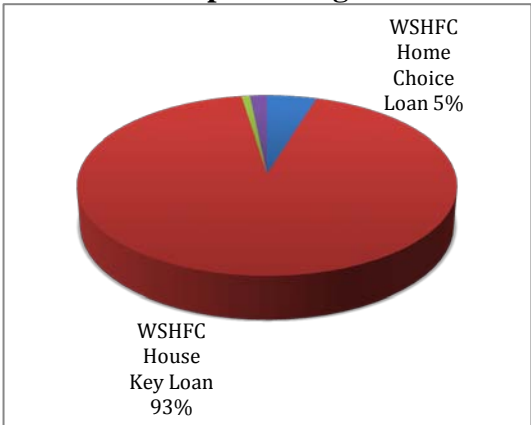


**Funding Sources**

No data

Total units: No data

**Homeownership Funding**



**Funding Sources**

WSHFC Home Choice Loan: \$29,269

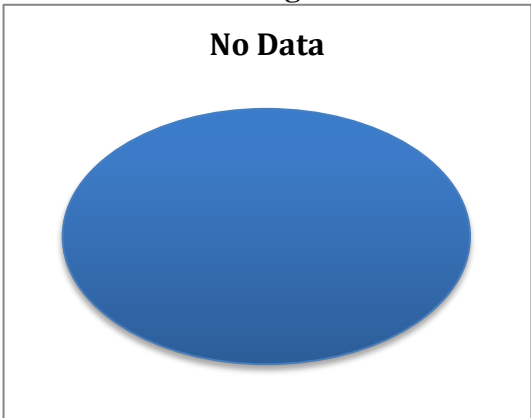
WSHFC House Key Loan: \$561,458

WSHFC House Key Plus DPA Loan: \$5,000

WSHFC House Key Rural Loan: \$10,000

Total households served: 384

**Client-Based Funding**



**Funding Sources:**

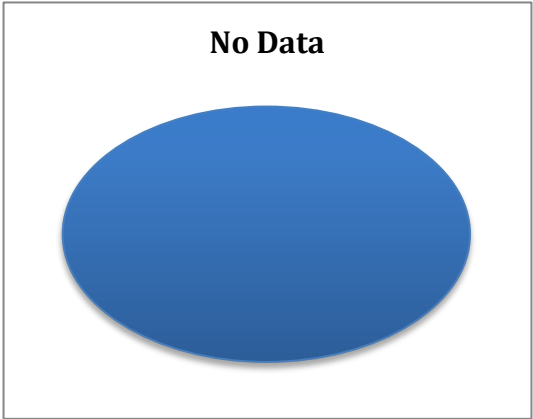
ESAP: No amount provided

THOR: No amount provided

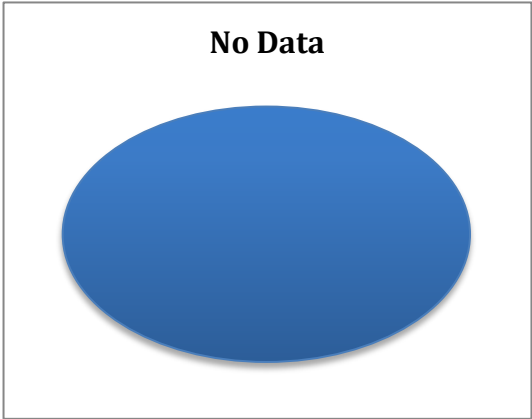
Total clients served: 362

**Characteristics of Multifamily Properties**

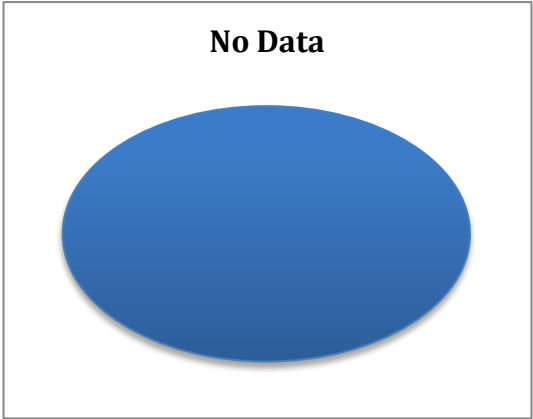
Use of Funding



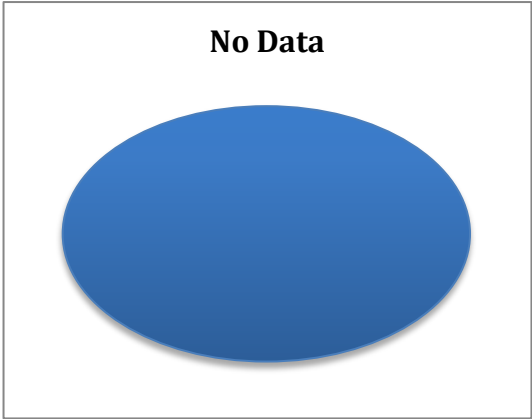
Type of Structure



Target Client



Target Income



## Cowlitz County

### County Profile

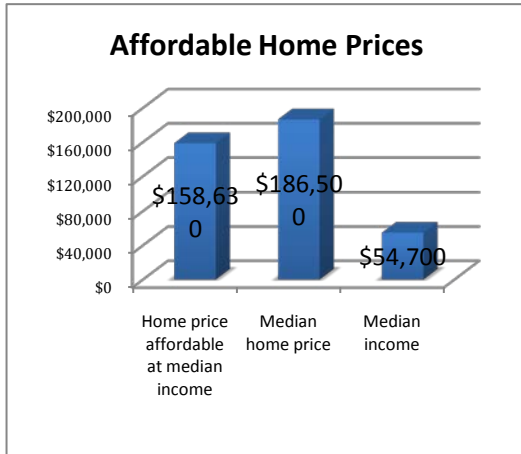
#### County Statistics

Household Population: 37,931  
 Median Annual Income: \$54,700  
 Cost Burdened Homeowners: 27%  
 Cost Burdened Renter Households: 40  
 Poverty Rate: 16%  
 Number of Homeless Individuals: 803  
 Number of Homeless Families:

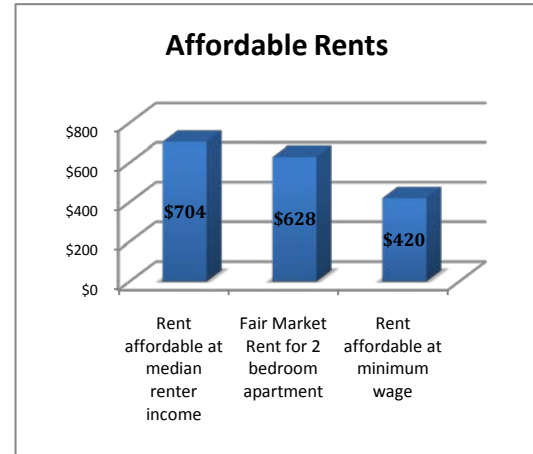
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 43  
 Total Homeownership Properties: 1,359  
 Total Multifamily Units: 1,686  
 Total Housing Trust Fund Investment: \$3,207,877  
 Total Federal, State, and Local Investment: \$112,266,406

### Need Indicators



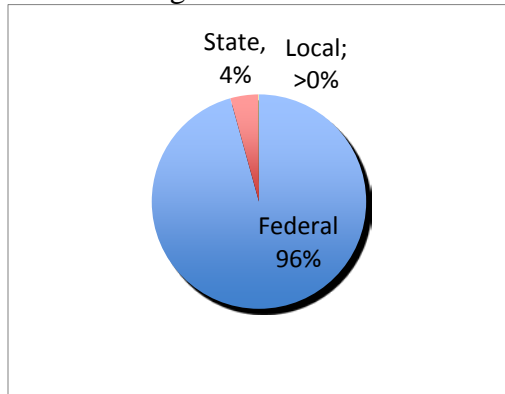
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

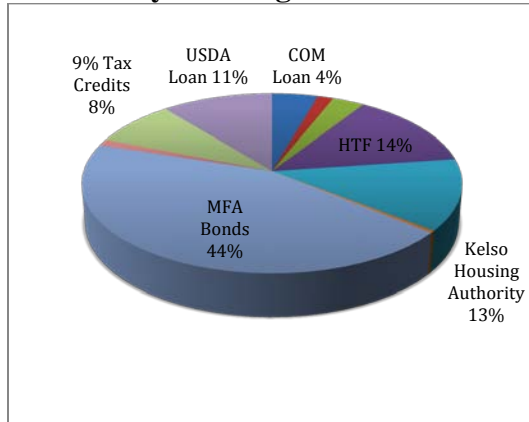
Total Funding 1999 – 2007



Federal:	\$114,018,047
State:	\$5,043,494
Local:	\$85,500

## Funding Sources and Activities

### Multifamily Funding

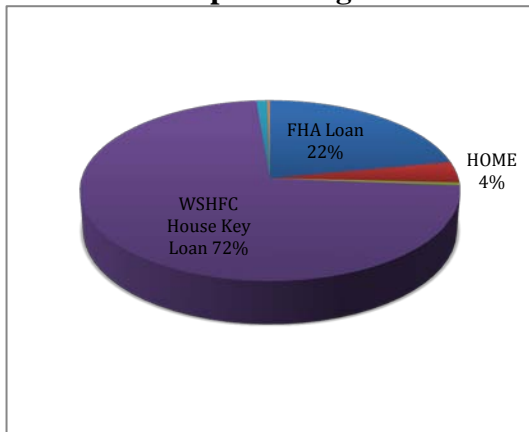


### Funding Sources

COM Loan:	\$1,048,048
FHLB:	\$356,949
HOME:	\$727,816
HTF:	\$3,207,877
Kelso Housing Authority:	\$3,011,120
Local Bond:	\$85,500
MFA Bonds:	\$10,305,000
Tax Credits 4%:	\$255,618
Tax Credits 9%:	\$1,909,759
USDA Loan:	\$2,529,681

Total units: 1,686

### Homeownership Funding



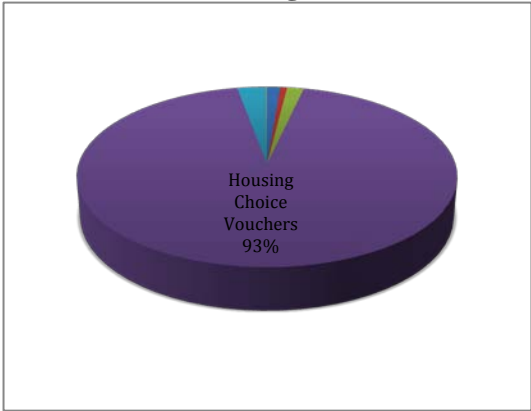
### Funding Sources

FHA Loan:	\$8,593,400
HOME:	\$1,480,216
WSHFC Home Choice Loan:	\$208,502
WSHFC House Key Loan:	\$28,306,450
WSHFC House Key Plus DPA Loan:	\$409,174
WSHFC House Key Rural Loan:	\$76,530

Total households served: 1,359

**Funding Sources and Activities**

**Client-Based Funding**

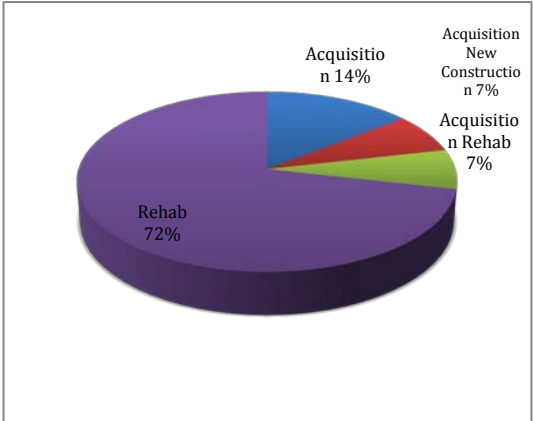


**Funding Sources**

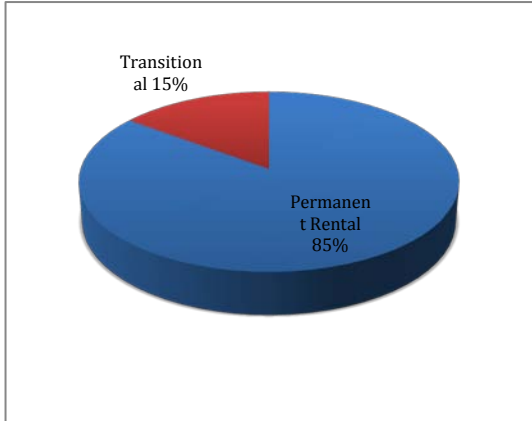
ESAP:	\$642,218
ESGP:	\$333,757
HOME:	\$807,991
Housing Choice Vouchers:	\$46,499,616
Longview Housing Authority:	\$1,409,667
THOR:	\$32,002
Total clients served:	134,558

Characteristics of Multifamily Properties

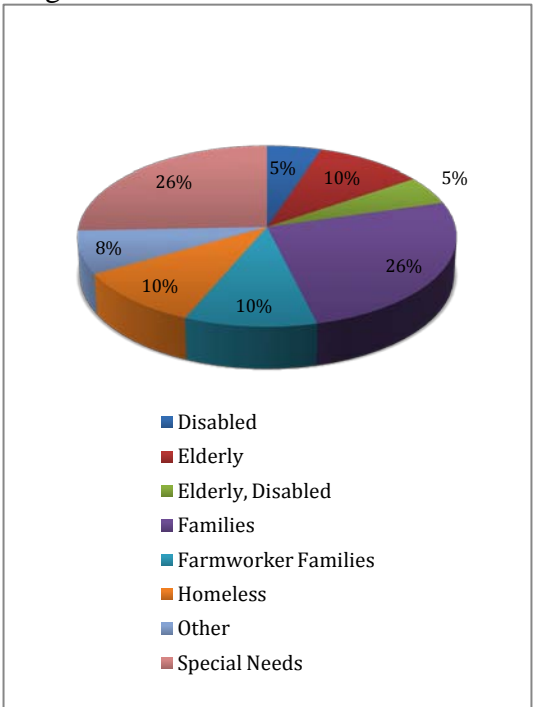
Use of Funding



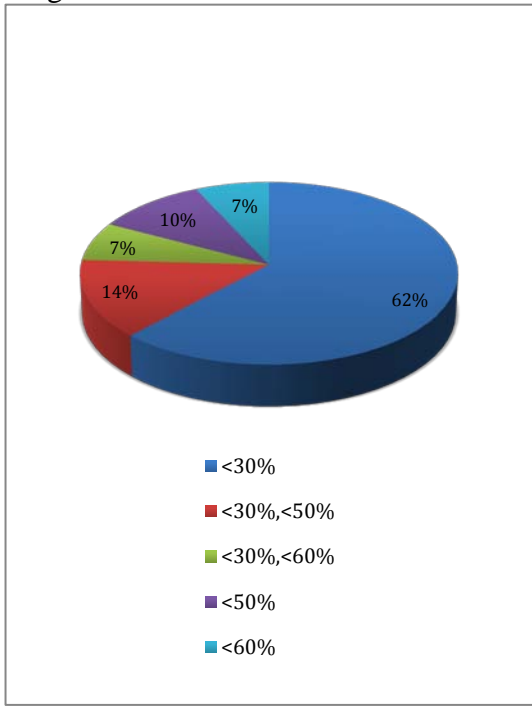
Type of Structure



Target Client



Target Income



## Case Study

### Cowlitz County Woodland, WA

#### La Casa de San Juan Diego

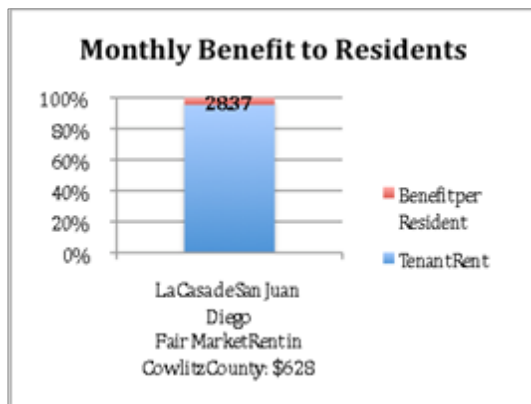
Project completion date: 2004

Number of units: 50

Number of people served: approx. 175

Total investment: \$6,007,147

Sponsors and funding sources: Archdiocesan Housing Authority, Washington State Housing Trust Fund, Low Income Housing Tax Credits, Key Community Development Corporation



La Casa de San Juan Diego provides family-sized apartments for agricultural workers and their families with incomes at or below 50% of the area median. The 50 units range from one to four bedrooms, with one unit set aside for a property manager. Residents share access to a community room, office space, and a children's playground. Comprised of eight separate residential buildings, each with a mixture of townhouses and flats, the complex was designed to preserve the site's trees and open space. Residents pay less than 40% of their income for rent.

*Photo courtesy of Tonkin Hoyne Lokan Architects*



## Douglas County

### County Profile

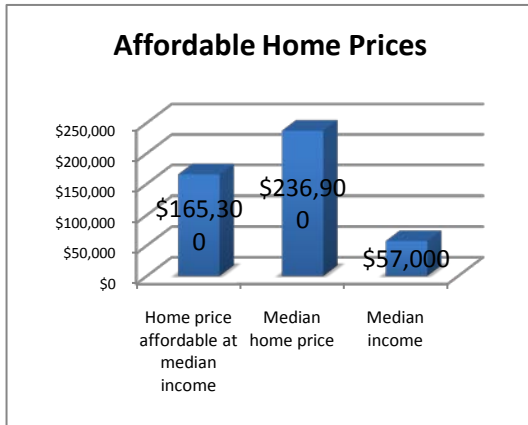
#### County Statistics

Household Population: 13,177  
 Median Annual Income: \$57,000  
 Cost Burdened Homeowners: 30%  
 Cost Burdened Renter Households: 33%  
 Poverty Rate: 17%  
 Number of Homeless Individuals: No data  
 Number of Homeless Families:

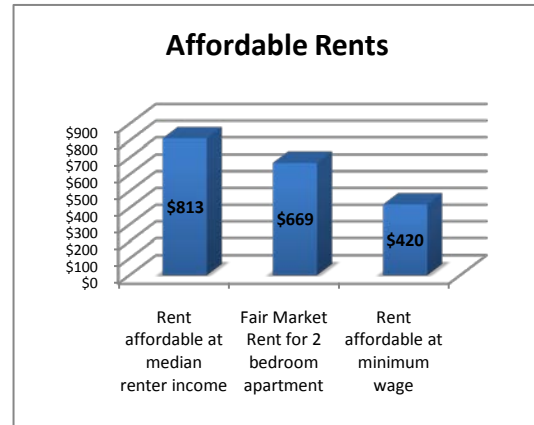
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 4  
 Total Homeownership Properties: 219  
 Total Multifamily Units: 135  
 Total Housing Trust Fund Investment: \$3,777,404  
 Total Federal, State, and Local Investment: \$17,917,818

### Need Indicators



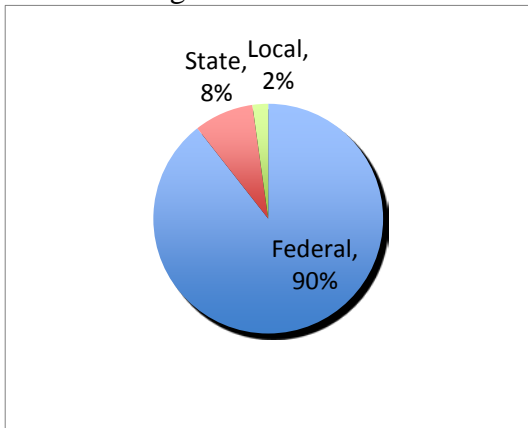
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

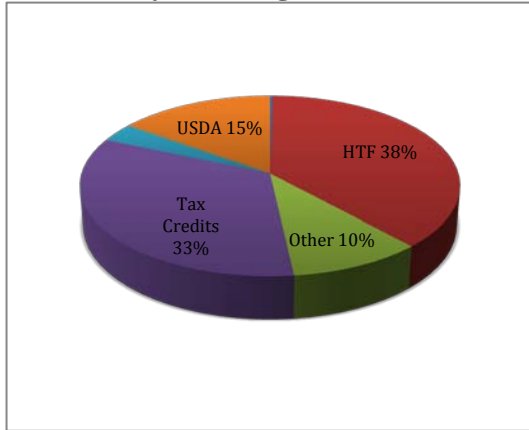
Total Funding 1999 – 2007



Federal:	\$40,531,664
State:	\$3,802,404
Local:	\$1,000,000

## Funding Sources and Activities

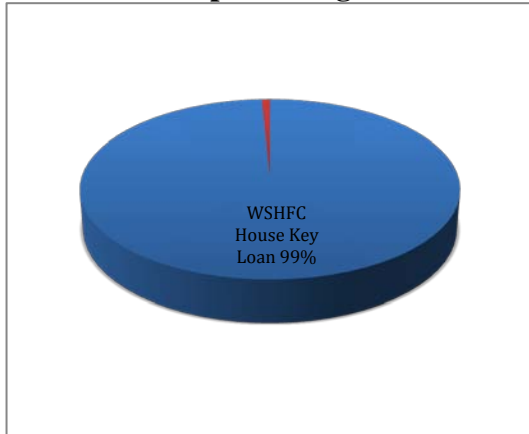
### Multifamily Funding



### Funding Sources

2060:	\$25,000
HTF:	\$3,777,404
Other:	\$1,000,000
Tax Credits:	\$3,318,000
Tax Credits 9%:	\$337,500
USDA:	\$1,500,000
Total units:	135

### Homeownership Funding



### Funding Sources

WSHFC House Key Loan:	\$7,898,111
WSHFC House Key Plus DPA Loan:	\$61,803

Total households served: 219

### Client-Based Funding



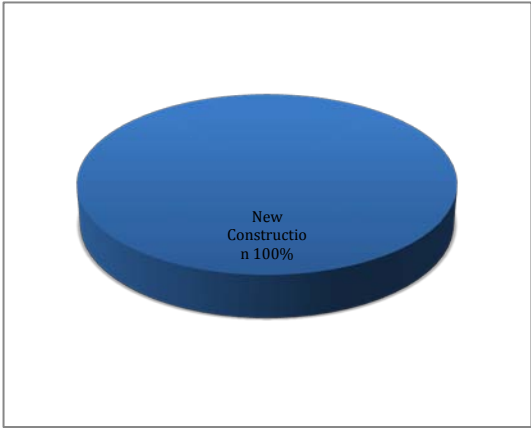
### Funding Sources

THOR: No amount provided

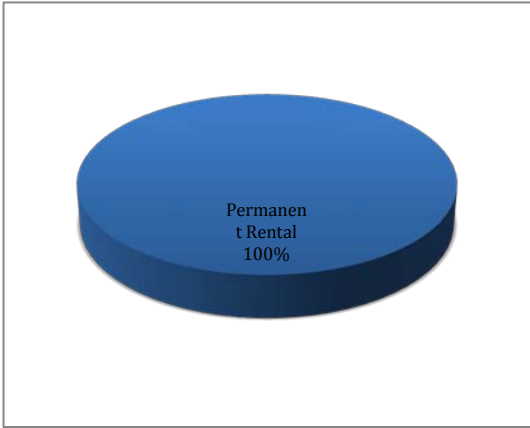
Total clients served: Unknown

Characteristics of Multifamily Properties

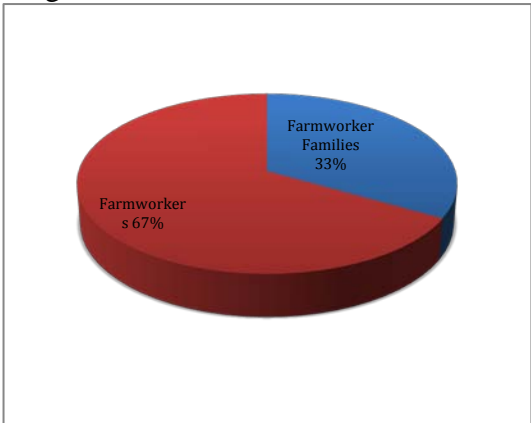
Use of Funding



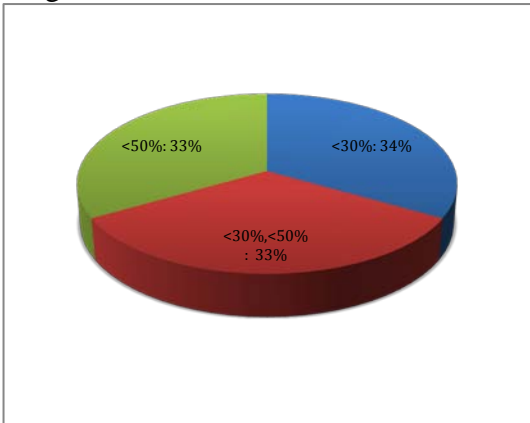
Type of Structure



Target Client



Target Income



## Case Study

### **Douglas County** ***East Wenatchee, WA***

#### **Bello Rio**

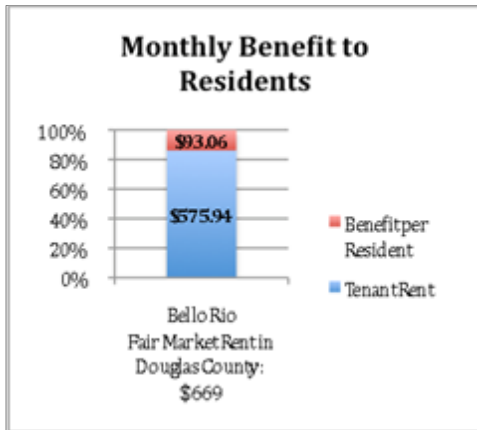
Project completion date: 2008

Number of units: 26

Number of people served: approx. 70

Total investment: \$ 5,100,000

Sponsors and funding sources: Housing Authority of Chelan County, City of Wenatchee, Office of Rural and Farmworker Housing (ORFH), Washington State Housing Trust Fund, the Washington State Farmworker Housing Trust, Douglas County 2060 Funds, Washington State Housing Finance Commission (LIHTC), and Enterprise Community Investment, Inc., Federal Home Loan Bank, and Banner Bank of Wenatchee



The townhome community of Bello Rio was developed for farmworker families earning 50% or less than the median income of Douglas County. Consistent with the natural beauty of the area, the complex contains landscaped yards and play areas, in addition to a community building that hosts English as a Second Language classes, Migrant Head Start, and other services. This project adds much needed farmworker housing to this agricultural region.

*Photo courtesy of Enterprise Community Investment*

## Ferry County

### County Profile

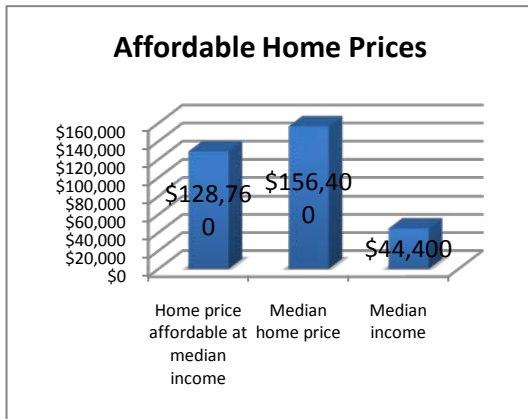
#### County Statistics

Household Population: No data  
 Median Annual Income: \$44,400  
 Cost Burdened Homeowners: 24%  
 Cost Burdened Renter Households: 30%  
 Poverty Rate: 19%  
 Number of Homeless Individuals: 62  
 Number of Homeless Families:

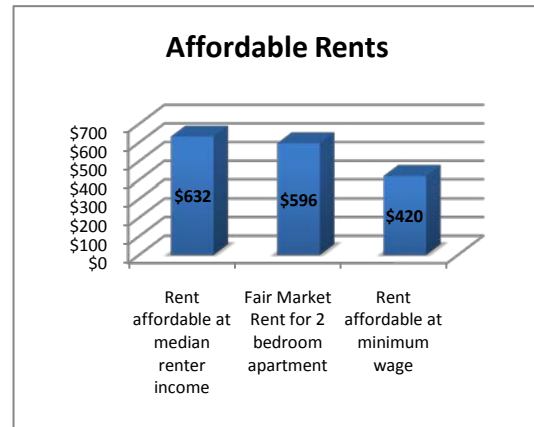
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 2  
 Total Homeownership Properties: 27  
 Total Multifamily Units: 73  
 Total Housing Trust Fund Investment: \$1,442,000  
 Total Federal, State, and Local Investment: \$2,560,305

### Need Indicators



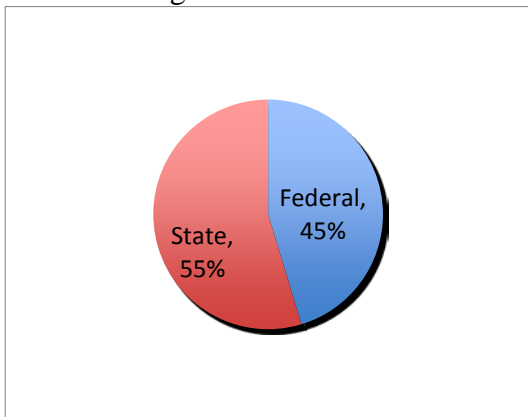
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

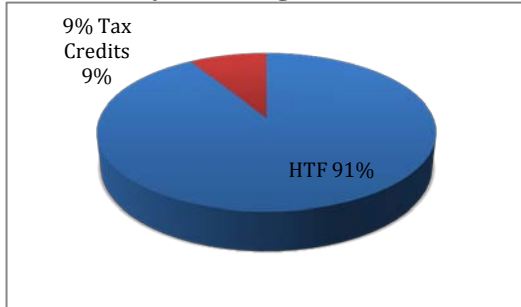
Total Funding 1999 – 2007



Federal:	\$1,324,765
State:	\$1,598,458
Local:	\$0

## Funding Sources and Activities

### Multifamily Funding

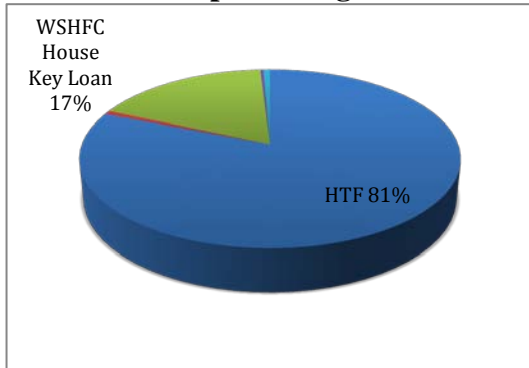


### Funding Sources

HTF: \$500,000  
 9% Tax Credits: \$48,389

Total units: 73

### Homeownership Funding

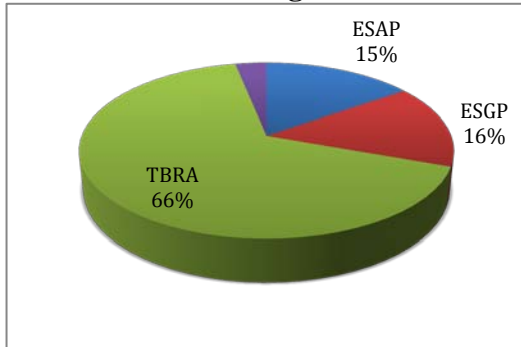


### Funding Sources

HTF: \$942,000  
 WSHFC Home Choice Loan: \$7,500  
 WSHFC House Key Loan: \$201,594  
 WSHFC House Key Plus DPA Loan: \$3,700

Total households served: 219

### Client-Based Funding



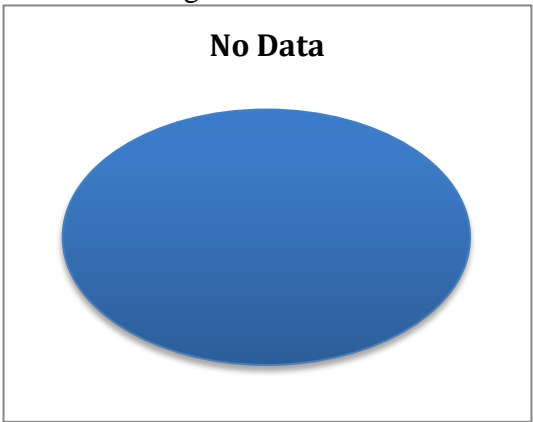
### Funding Sources

ESAP: \$129,526  
 ESGP: \$129,936  
 TBRA: \$563,228  
 THOR: 26,932

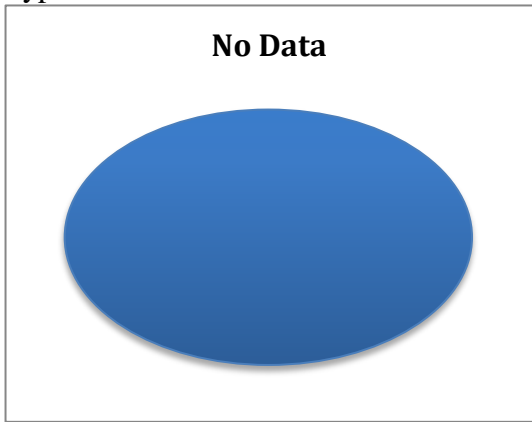
Total clients served: 1,055

**Characteristics of Multifamily Properties**

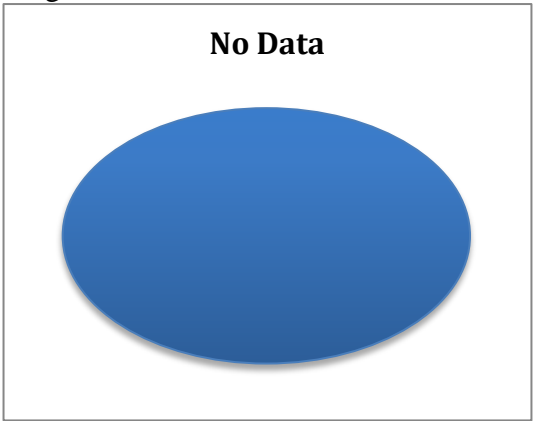
Use of Funding



Type of Structure



Target Client



Target Income



## Franklin County

### County Profile

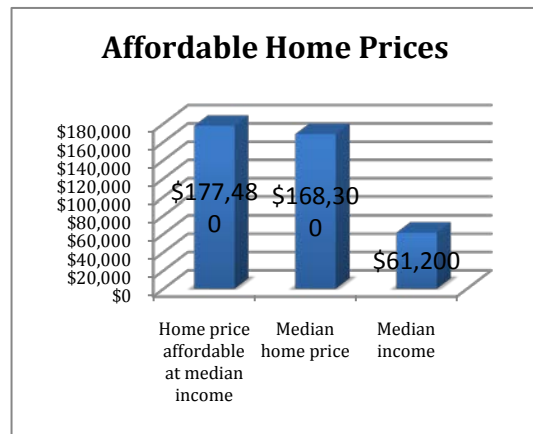
#### County Statistics

Household Population: 19,766  
 Median Annual Income: \$61,200  
 Cost Burdened Homeowners: 23%  
 Cost Burdened Renter Households: 36%  
 Poverty Rate: 20%  
 Number of Homeless Individuals: No data  
 Number of Homeless Families:

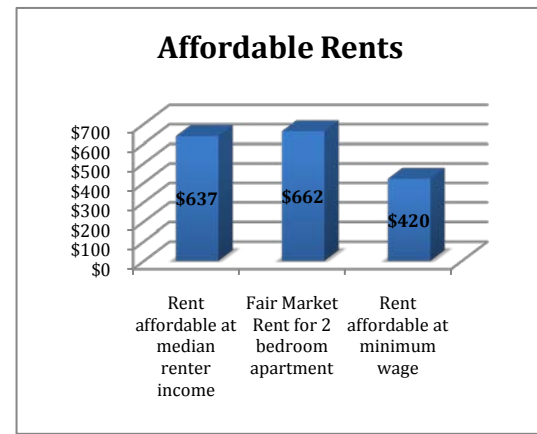
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 17  
 Total Homeownership Properties: 1,028  
 Total Multifamily Units: 1,752  
 Total Housing Trust Fund Investment: \$2,575,133  
 Total Federal, State, and Local Investment: \$66,811,180

### Need Indicators



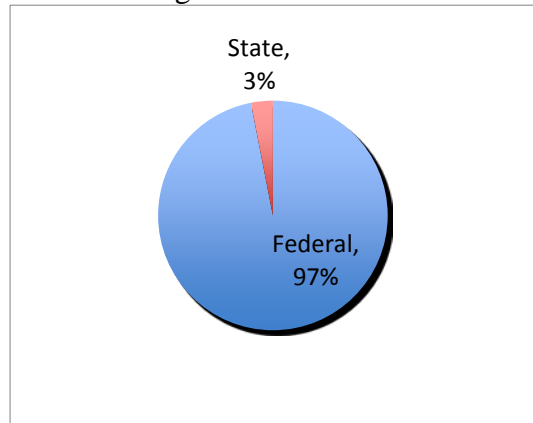
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007

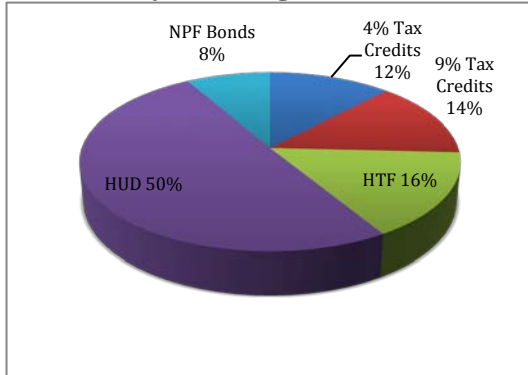


Federal:	\$81,997,480
State:	\$2,605,633
Local:	\$0



## Funding Sources and Activities

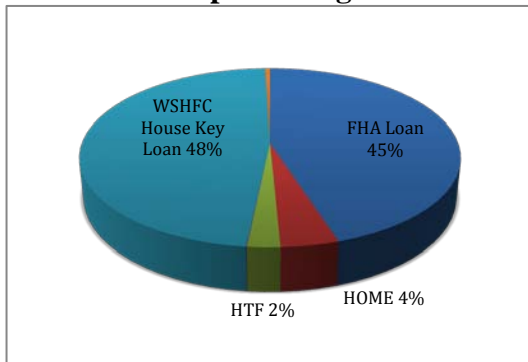
### Multifamily Funding



### Funding Sources

4% Tax Credits:	\$1,164,109
9% Tax Credits:	\$1,314,789
HTF:	\$1,493,595
HUD:	\$4,843,633
NPF Bonds:	\$799,802
Total units:	1,752

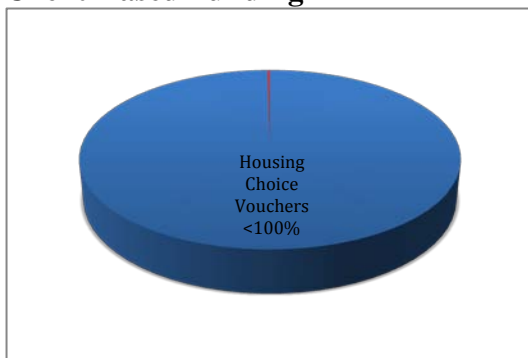
### Homeownership Funding



### Funding Sources

FHA Loan:	\$20,469,600
HOME:	\$1,919,772
HTF:	\$1,081,538
WSHFC Home Choice Loan:	\$29,576
WSHFC House Key Loan:	\$21,751,173
WSHFC House Key Plus DPA Loan:	\$205,127
Total households served:	1,028

### Client-Based Funding

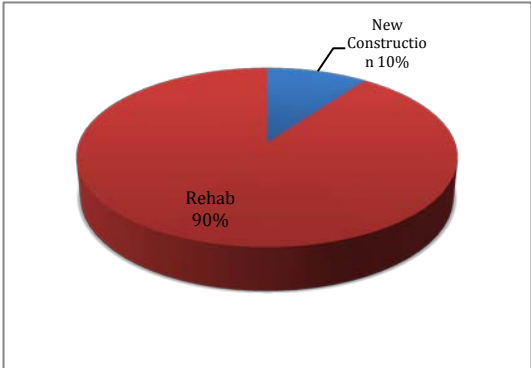


### Funding Sources

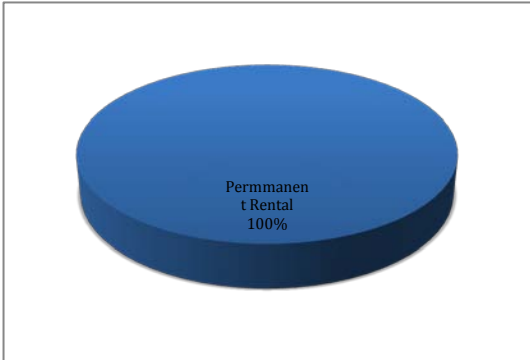
Housing Choice Vouchers:	\$11,707,966
MHRA:	\$30,500
THOR:	No amount provided
Total clients served:	2,371

Characteristics of Multifamily Properties

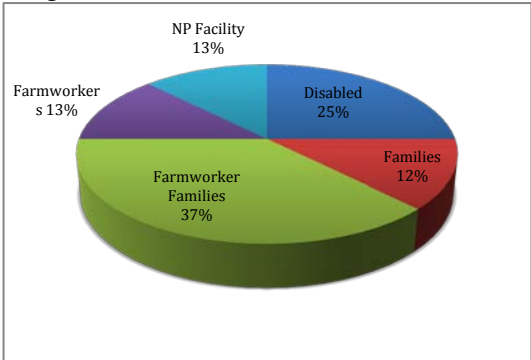
Use of Funding



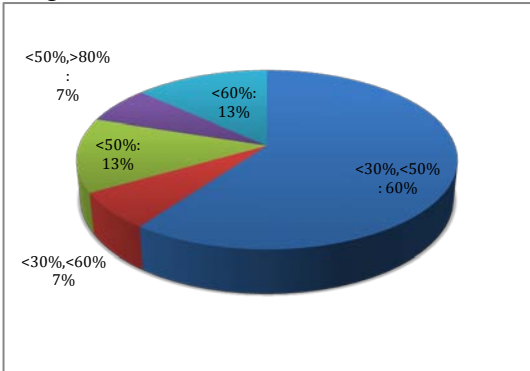
Type of Structure



Target Client



Target Income



## Case Study

### Franklin County

*Pasco, WA*

### Tepeyac Haven

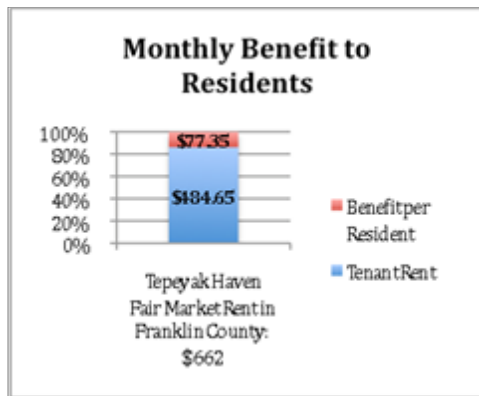
Project completion date: 2007

Number of units: 44

Number of people served: approx. 150

Total investment: \$7,560,903

Sponsors and funding sources: Low Income Housing Tax Credits, Washington State Housing Trust Fund, Federal Home Loan Bank, Franklin PUD Rebate



Tepeyac Haven was the first multifamily housing project that was Gold certified by LEED, a program by the U.S. Green Building Council. To ensure that both rents and utilities were affordable for residents, designers included energy efficient appliances and fixtures, and used high quality insulation during construction. Additionally, the pedestrian-friendly and high-density design of the complex lowers its ecological impact and encourages a social, community atmosphere.

*Photos courtesy of Beacon Development Group*

## Garfield County

### County Profile

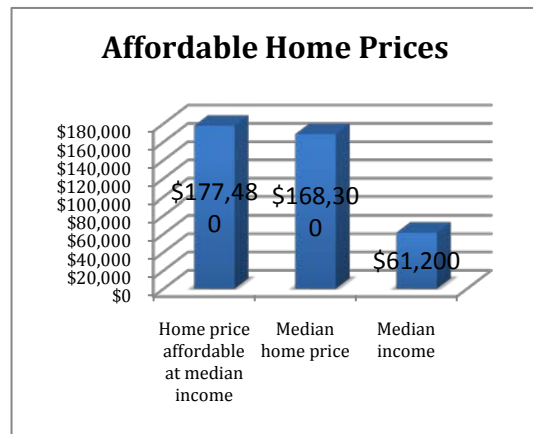
#### County Statistics

Household Population: 19,766  
 Median Annual Income: \$61,200  
 Cost Burdened Homeowners: 23%  
 Cost Burdened Renter Households: 36%  
 Poverty Rate: 20%  
 Number of Homeless Individuals: No data  
 Number of Homeless Families:

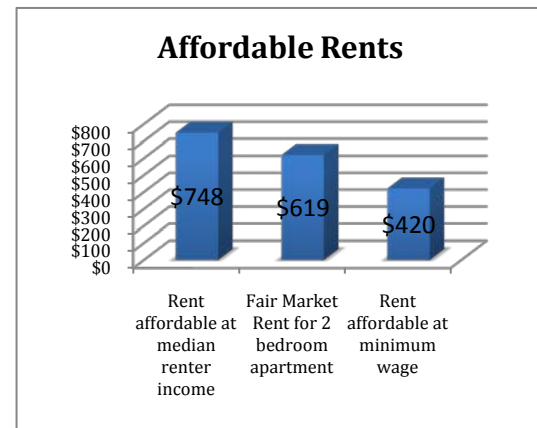
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 17  
 Total Homeownership Properties: 1,028  
 Total Multifamily Units: 1,752  
 Total Housing Trust Fund Investment: \$2,575,133  
 Total Federal, State, and Local Investment: \$66,811,180

### Need Indicators



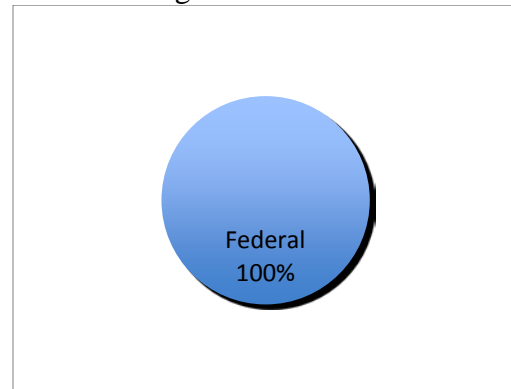
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

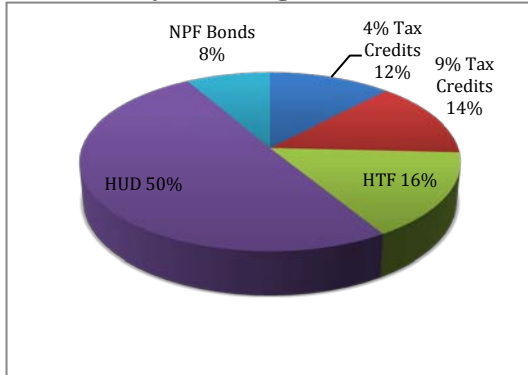
Total Funding 1999 – 2007



Federal: \$100,000  
 State: \$0  
 Local: \$0

## Funding Sources and Activities

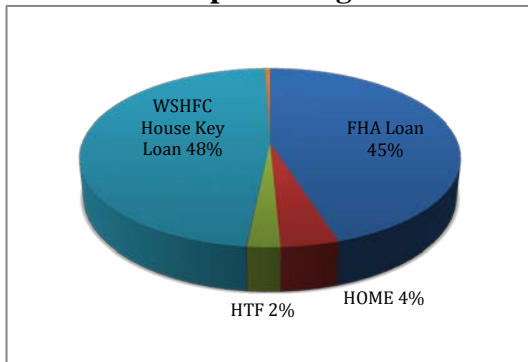
### Multifamily Funding



### Funding Sources

4% Tax Credits:	\$1,164,109
9% Tax Credits:	\$1,314,789
HTF:	\$1,493,595
HUD:	\$4,843,633
NPF Bonds:	\$799,802
Total units:	1,752

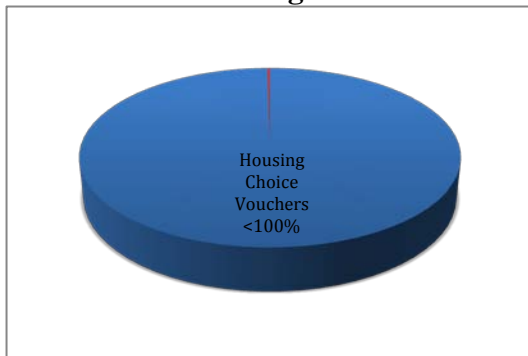
### Homeownership Funding



### Funding Sources

FHA Loan:	\$20,469,600
HOME:	\$1,919,772
HTF:	\$1,081,538
WSHFC Home Choice Loan:	\$29,576
WSHFC House Key Loan:	\$21,751,173
WSHFC House Key Plus DPA Loan:	\$205,127
Total households served:	1,028

### Client-Based Funding

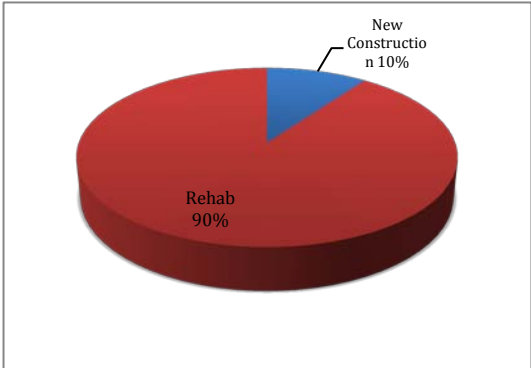


### Funding Sources

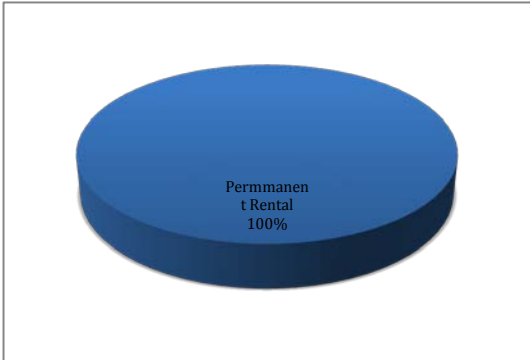
Housing Choice Vouchers:	\$11,707,966
MHRA:	\$30,500
THOR:	No amount provided
Total clients served:	2,371

Characteristics of Multifamily Properties

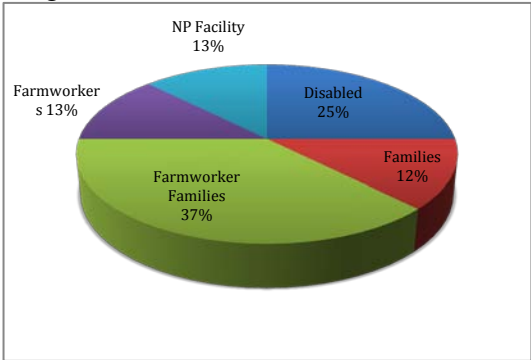
Use of Funding



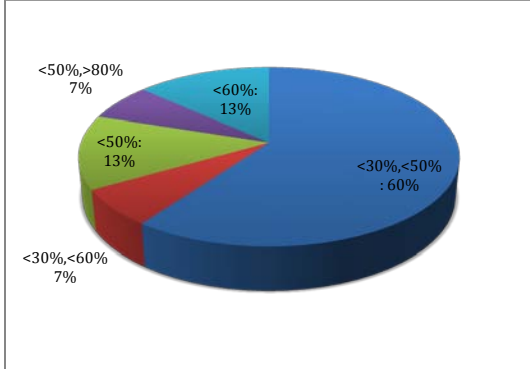
Type of Structure



Target Client



Target Income



## Grant County

### County Profile

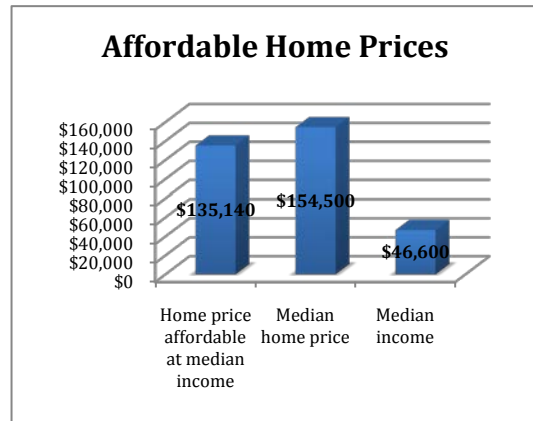
#### County Statistics

Household Population: 27,484  
 Median Annual Income: \$46,600  
 Cost Burdened Homeowners: 27%  
 Cost Burdened Renter Households: 32%  
 Poverty Rate: 19%  
 Number of Homeless Individuals: 218  
 Number of Homeless Families:

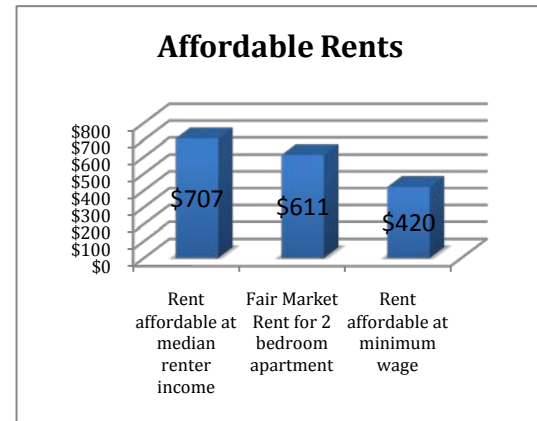
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 27  
 Total Homeownership Properties: 277  
 Total Multifamily Units: 916  
 Total Housing Trust Fund Investment: \$6,533,791  
 Total Federal, State, and Local Investment: \$20,691,254

### Need Indicators



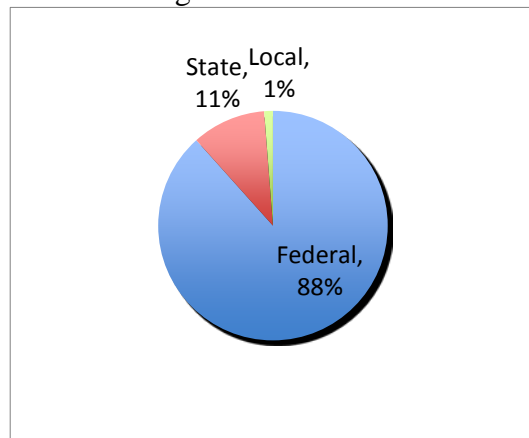
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

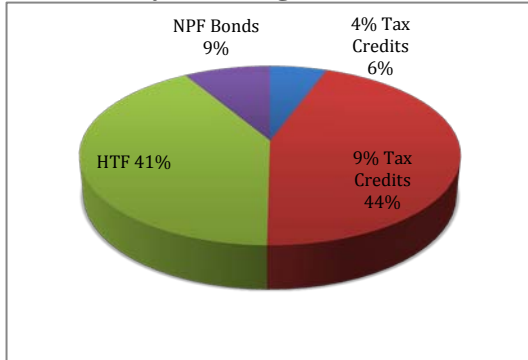
Total Funding 1999 – 2007



Federal:	\$62,737,128
State:	\$7,390,990
Local:	\$872,879

## Funding Sources and Activities

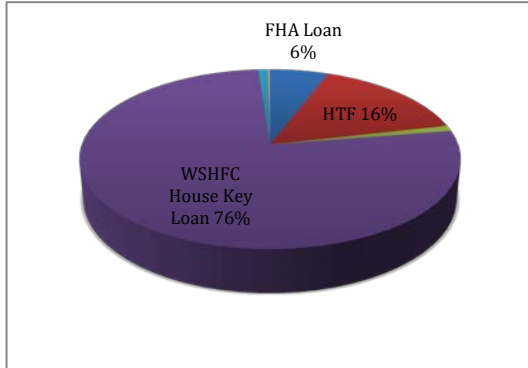
### Multifamily Funding



### Funding Sources

4% Tax Credits:	\$761,062
9% Tax Credits:	\$5,984,402
HTF:	\$5,533,791
NPF Bonds:	\$1,154,116
Total units:	916

### Homeownership Funding

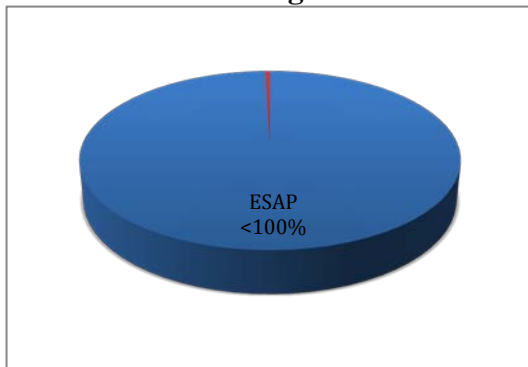


### Funding Sources

FHA Loan:	\$371,700
HTF:	\$1,000,000
WSHFC Home Choice Loan:	\$66,378
WSHFC House Key Loan:	\$4,889,183
WSHFC House Key Plus DPA Loan:	\$58,425
WSHFC House Key Rural Loan:	\$6,598

Total households served: 277

### Client-Based Funding



### Funding Sources

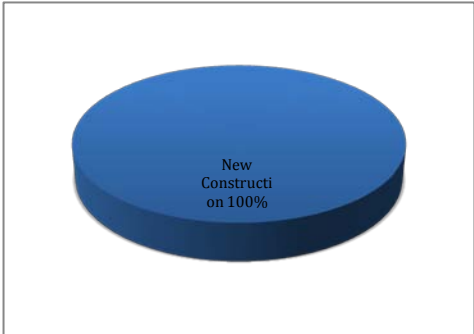
ESAP:	\$853,206
THOR:	\$3,994

Total clients served: 1,786

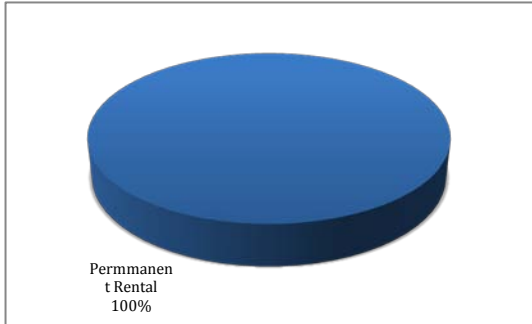


Characteristics of Multifamily Properties

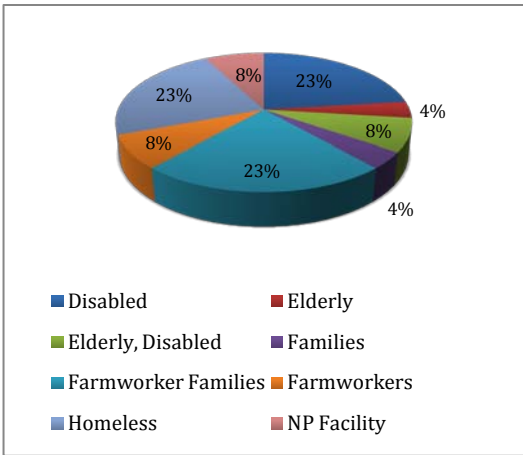
Use of Funding



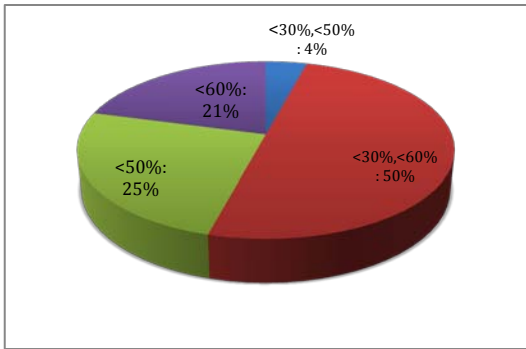
Type of Structure



Target Client



Target Income



## Case Study

### Grant County *Moses Lake, WA*

#### Northwest Estates

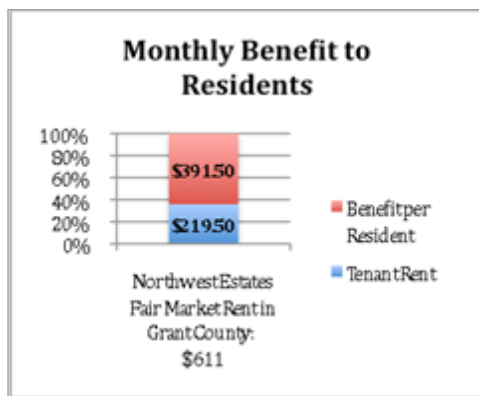
Project completion date: 2006

Number of units: 12

Number of people served: approx. 12

Total investment: \$2,004,246

Sponsors and funding sources: Community Frameworks, Washington State Housing Trust Fund, Department of Housing and Urban Development (HUD)



Designed to provide desperately needed independent living space for chronically mentally ill and developmentally disabled individuals, Northwest Estates was built to be both safe and functional for its residents. The buildings blend into the surrounding community and provide the opportunity for independent living. HUD provides rental assistance to ensure that residents pay no more than 30% of their adjusted income in rent.

*Photo courtesy of US Department of Housing and Urban Development*

## Grays Harbor County

### County Profile

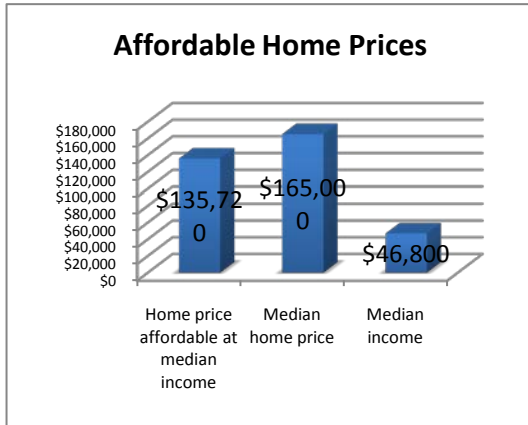
#### County Statistics

Household Population: 27,786  
 Median Annual Income: \$46,800  
 Cost Burdened Homeowners: 27%  
 Cost Burdened Renter Households: 40%  
 Poverty Rate: 16%  
 Number of Homeless Individuals: 456  
 Number of Homeless Families:

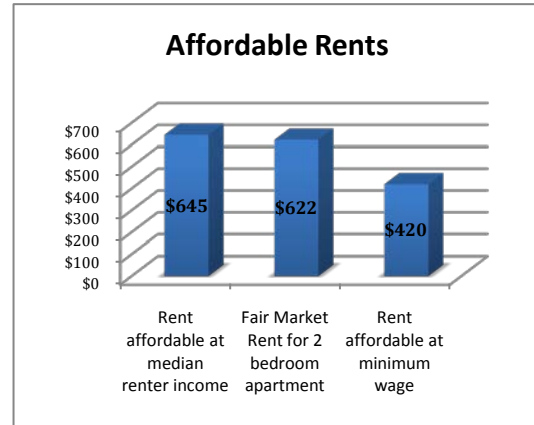
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 15  
 Total Homeownership Properties: 83  
 Total Multifamily Units: 3,996  
 Total Housing Trust Fund Investment: \$1,325,000  
 Total Federal, State, and Local Investment: \$18,409,465

### Need Indicators



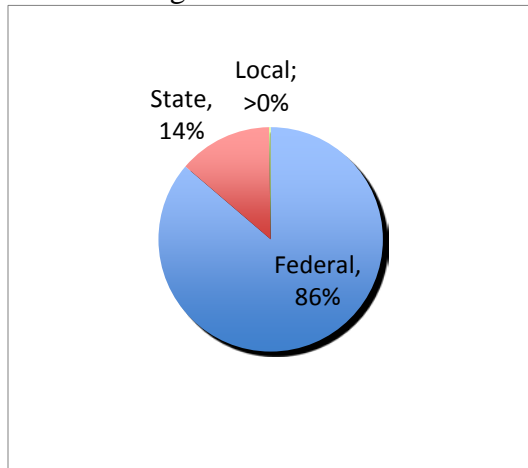
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

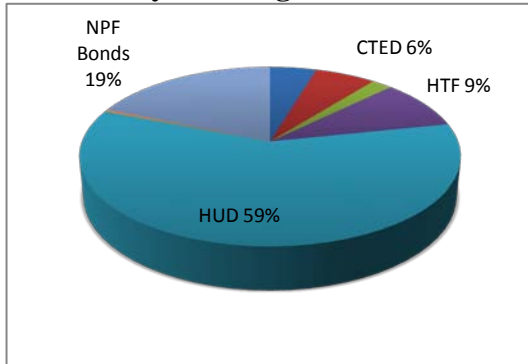
Total Funding 1999 – 2007



Federal:	\$17,927,668
State:	\$2,806,727
Local:	\$50,000

### Funding Sources and Activities

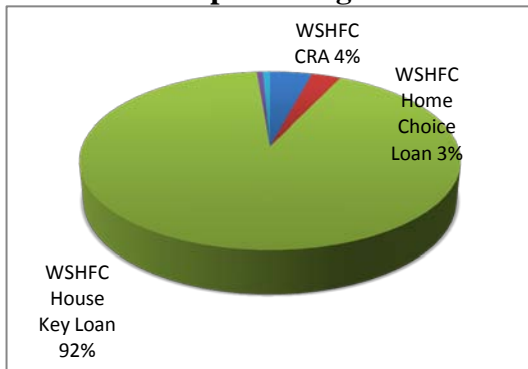
### Multifamily Funding



### Funding Sources

9% Tax Credits:	\$683,324
COM:	\$887,000
FHLB:	\$300,000
HTF:	\$1,325,000
HUD:	\$8,728,012
Local Bank Loan:	\$50,000
NPF Bonds:	\$2,750,000
Total units:	3,996

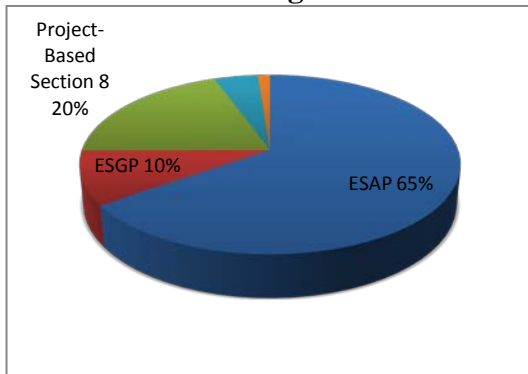
### Homeownership Funding



### Funding Sources

WSHFC CRA:	\$118,852
WSHFC Home Choice Loan:	\$82,771
WSHFC House Key Loan:	\$2,607,172
WSHFC House Key Plus DPA Loan:	\$17,191
WSHFC House Key Rural Loan:	\$20,000
Total households served:	15

### Client-Based Funding

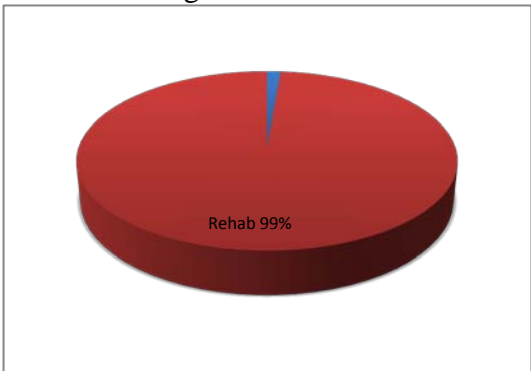


### Funding Sources

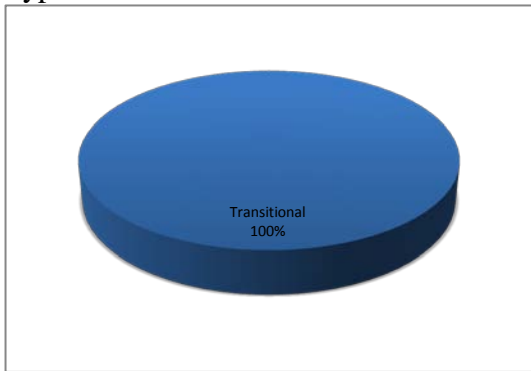
ESAP:	\$548,284
ESGP:	\$81,113
Project-Based Section 8:	\$164,303
TBRA:	No amount provided
THOR:	\$36,443
YOS:	\$10,000
Total clients served:	2,302

Characteristics of Multifamily Properties

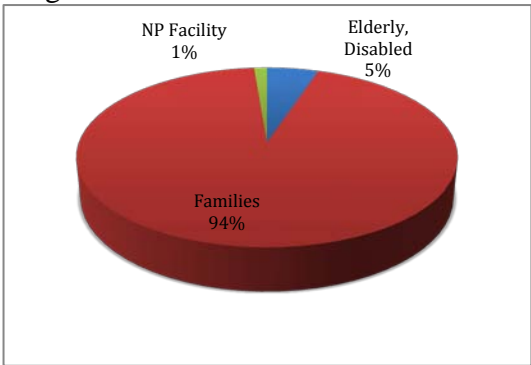
Use of Funding



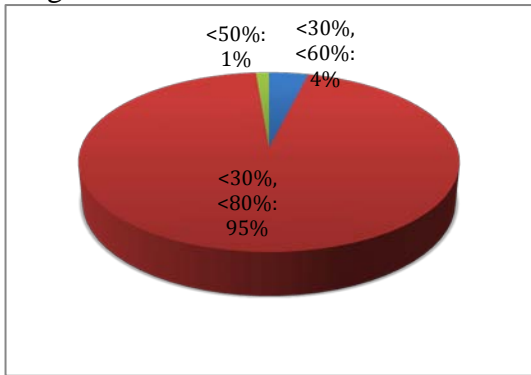
Type of Structure



Target Client



Target Income



## Case Study

### Grays Harbor County Hoquiam, WA

#### Emerson Manor Apartments

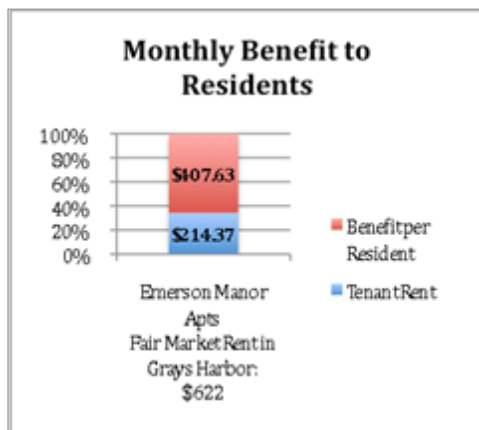
Project completion date: 2001

Number of units: 59

Number of people served: approx. 45

Total investment: \$800,000

Sponsors and funding sources: Housing Authority of Grays Harbor County and Washington State Housing Trust Fund



Close to services, retail stores, and entertainment, this building for low-income seniors was recently renovated with funds from Washington's Housing Trust Fund. With ample trees and lawns, there is also a community room, laundry room, and elevator for the comfort and convenience of residents. Residents pay less than 30% of their income for rent.

*Photo courtesy of Apartmentfinder.org*

## Island County

### County Profile

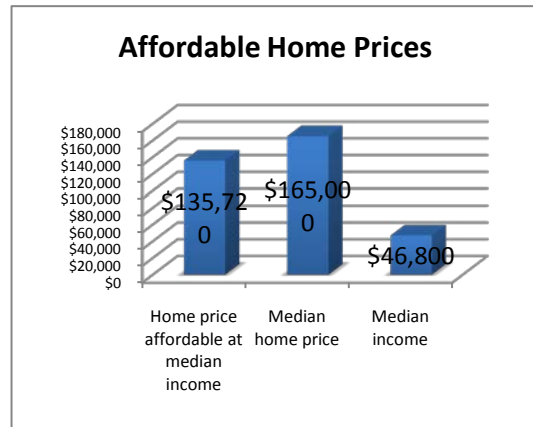
#### County Statistics

Household Population: 27,786  
 Median Annual Income: \$46,800  
 Cost Burdened Homeowners: 27%  
 Cost Burdened Renter Households: 40%  
 Poverty Rate: 16%  
 Number of Homeless Individuals: 456  
 Number of Homeless Families:

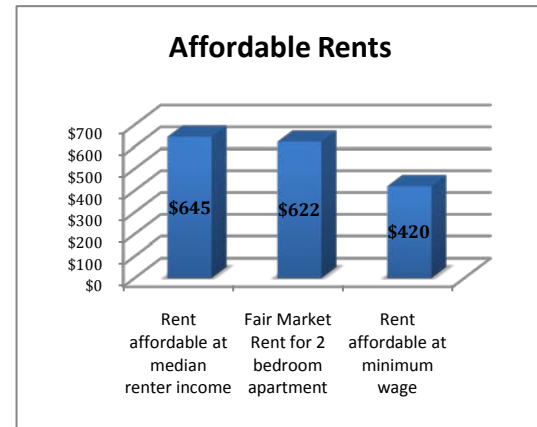
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 15  
 Total Homeownership Properties: 83  
 Total Multifamily Units: 3,996  
 Total Housing Trust Fund Investment: \$1,325,000  
 Total Federal, State, and Local Investment: \$18,409,465

### Need Indicators



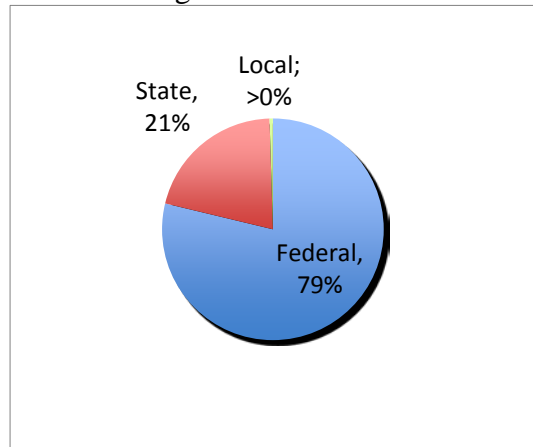
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

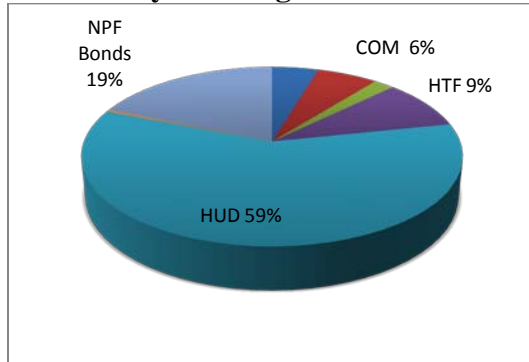
Total Funding 1999 – 2007



Federal:	\$40,640,940
State:	\$10,714,929
Local:	\$250,000

## Funding Sources and Activities

### Multifamily Funding

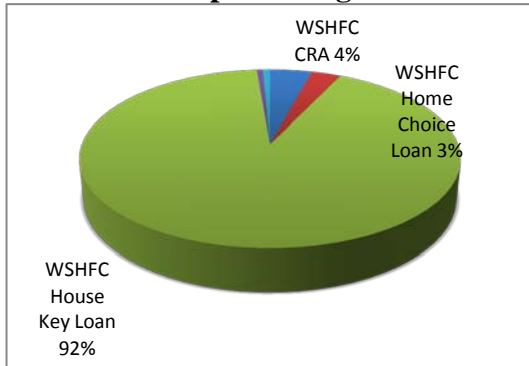


### Funding Sources

9% Tax Credits:	\$683,324
COM:	\$887,000
FHLB:	\$300,000
HTF:	\$1,325,000
HUD:	\$8,728,012
Local Bank Loan:	\$50,000
NPF Bonds:	\$2,750,000

Total units: 3,996

### Homeownership Funding

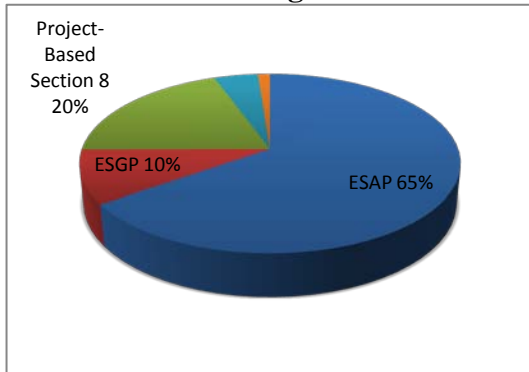


### Funding Sources

WSHFC CRA:	\$118,852
WSHFC Home Choice Loan:	\$82,771
WSHFC House Key Loan:	\$2,607,172
WSHFC House Key Plus DPA Loan:	\$17,191
WSHFC House Key Rural Loan:	\$20,000

Total households served: 15

### Client-Based Funding



### Funding Sources

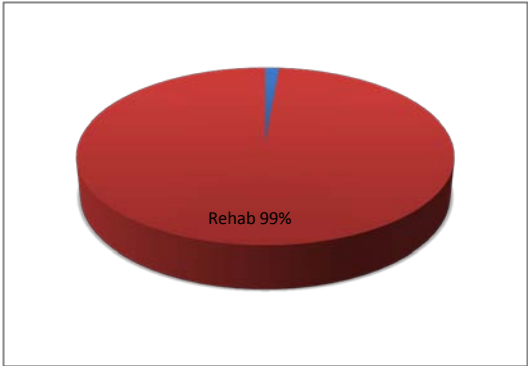
ESAP:	\$548,284
ESGP:	\$81,113
Project-Based Section 8:	\$164,303
TBRA:	No amount provided
THOR:	\$36,443
YOS:	\$10,000

Total clients served: 2,302

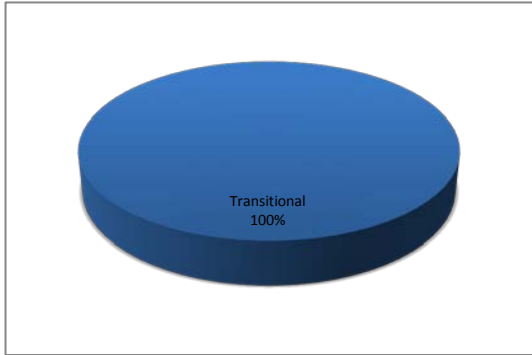


Characteristics of Multifamily Properties

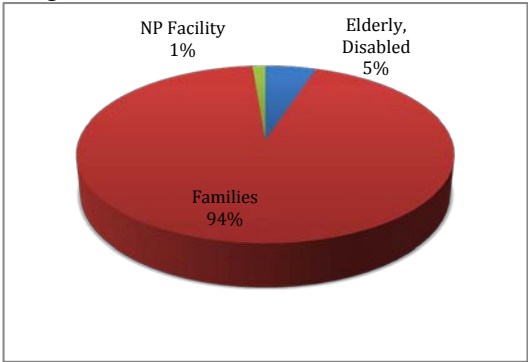
Use of Funding



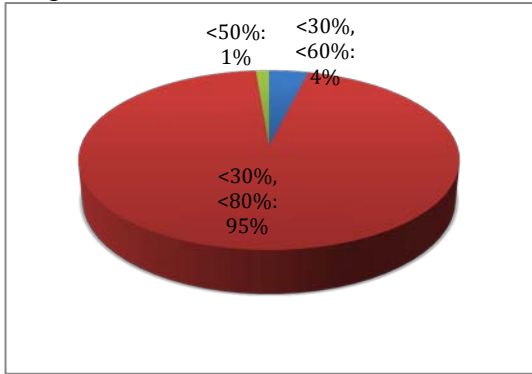
Type of Structure



Target Client



Target Income



## Case Study

### Island County Oak Harbor, WA

#### Marjie's House

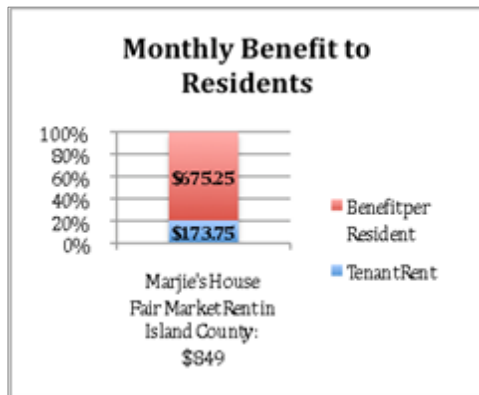
Project completion date: 2005

Number of units: 16

Number of people served: approx. 40

Total investment: \$1,798,000

Sponsors and funding sources: Housing Authority of Island County, Washington State Housing Trust Fund, and local funders, churches, and individuals



For women and children suffering from the effects of domestic violence, homelessness, or AIDS, Marjie's House provides vital housing and services. Opened in February 2005, the apartment complex consists of seven emergency housing units, eight transitional housing units, and one resident manager's unit. Marjie's House is owned by the Housing Authority of Island County, with resident referrals and case management services provided by the Opportunity Council, a local community action agency, and Citizens Against Domestic and Sexual Abuse (CADA), a local domestic violence agency. Marjie's House residents pay less than 30% of their income for rent.

*Photo courtesy of Building Changes*

## Jefferson County

### County Profile

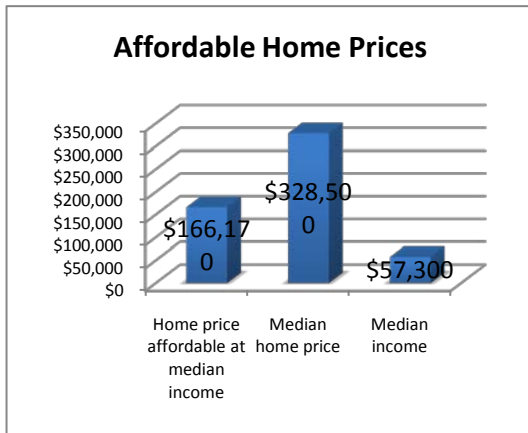
#### County Statistics

Household Population: 12,778  
 Median Annual Income: \$57,300  
 Cost Burdened Homeowners: 37%  
 Cost Burdened Renter Households: 42%  
 Poverty Rate: 12%  
 Number of Homeless Individuals: 640  
 Number of Homeless Families: 121

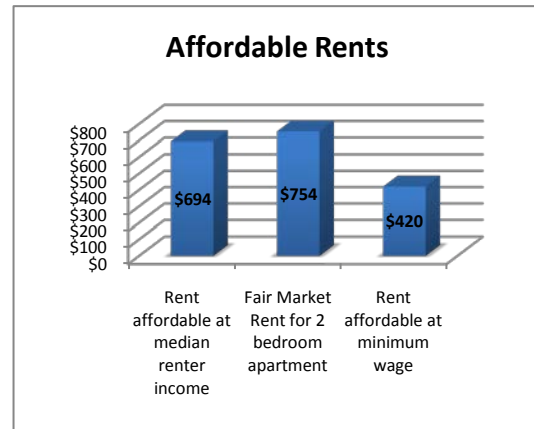
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 3  
 Total Homeownership Properties: 32  
 Total Multifamily Units: 79  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$15,661,774

### Need Indicators



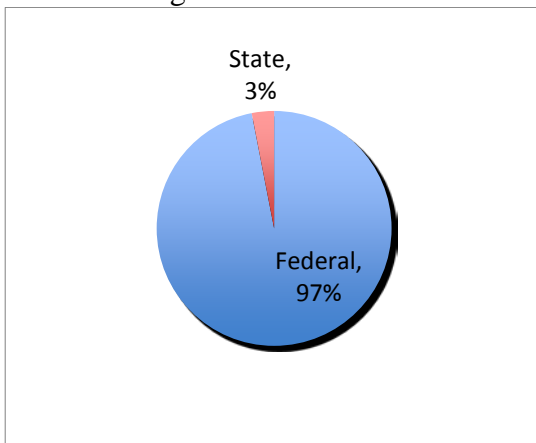
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

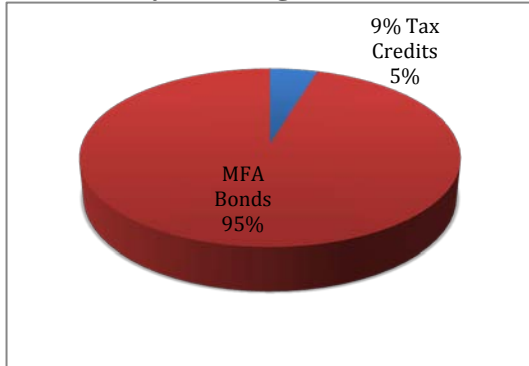
Total Funding 1999 – 2007



Federal:	\$7,162,923
State:	\$226,374
Local:	\$0

## Funding Sources and Activities

### Multifamily Funding

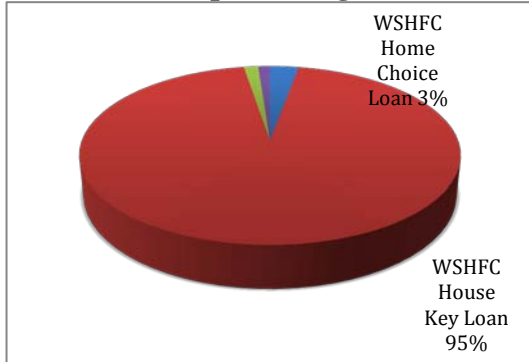


### Funding Sources

9% Tax Credits:	\$657,003
MFA Bonds:	\$13,200,000

Total units: 79

### Homeownership Funding

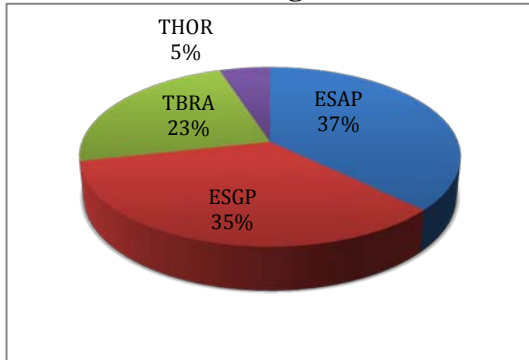


### Funding Sources

WSHFC Home Choice Loan:	\$36,250
WSHFC House Key Loan:	\$1,198,218
WSHFC House Key Plus DPA Loan:	\$18,133
WSHFC House Key Rural Loan:	\$14,850

Total households served: 32

### Client-Based Funding



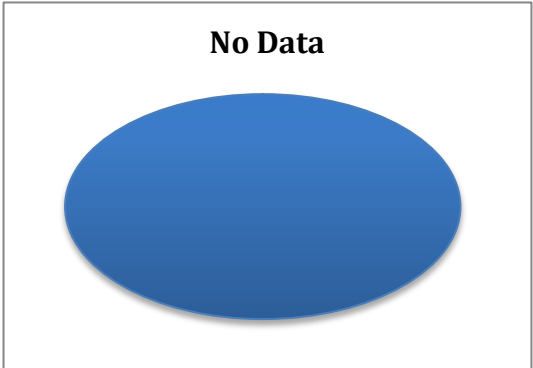
### Funding Sources

ESAP:	\$199,374
ESGP:	\$185,134
TBRA:	\$125,812
THOR:	\$27,000

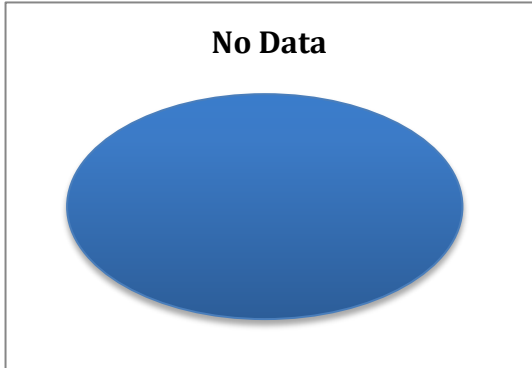
Total clients served: 2,619

**Characteristics of Multifamily Properties**

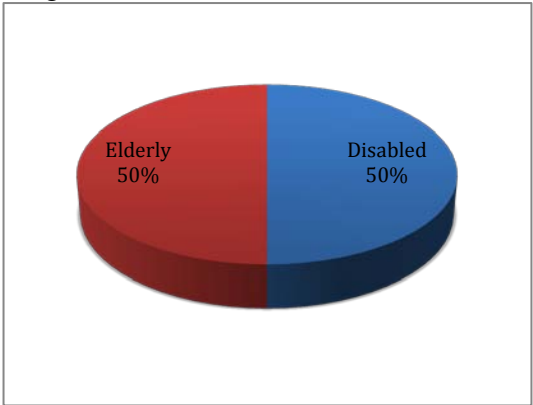
Use of Funding



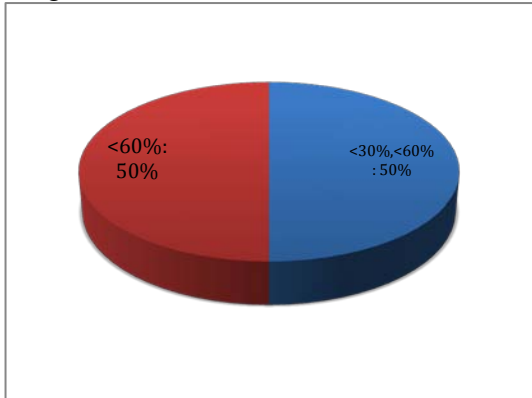
Type of Structure



Target Client



Target Income



## Case Study

### Jefferson County *Port Hadlock, WA*

#### South Seven Senior Village

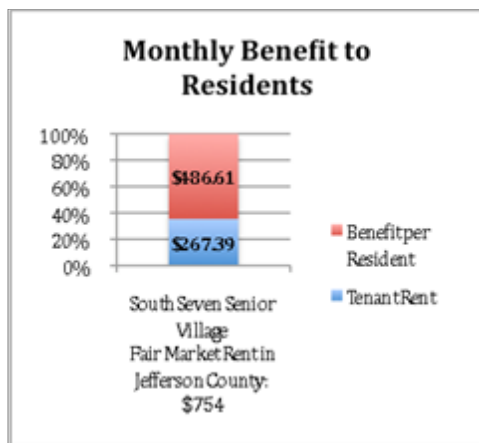
Project completion date: 2005

Number of units: 15

Number of people served: approx. 20

Total investment: \$3,200,000

Sponsors and funding sources: Olympic Community Action Programs, Washington State Housing Trust Fund



The first phase of a three phase project, the South Seven Senior Village contains 15 units of senior housing on land donated by a neighboring church. Residents pay less than 30% of their income towards rent. The development features quality oak furnishings. Future developments will include multifamily units.

*Photo courtesy of Olympic Community Action Programs*

## King County

### County Profile

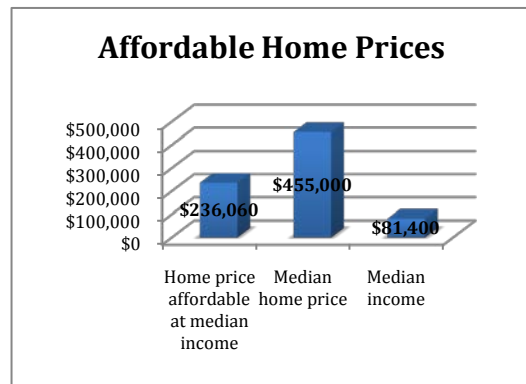
#### County Statistics

Household Population: 753,780  
 Median Annual Income: \$81,400  
 Cost Burdened Homeowners: 32%  
 Cost Burdened Renter Households: 39  
 Poverty Rate: 10%  
 Number of Homeless Individuals: 21,516  
 Number of Homeless Families: 3,631

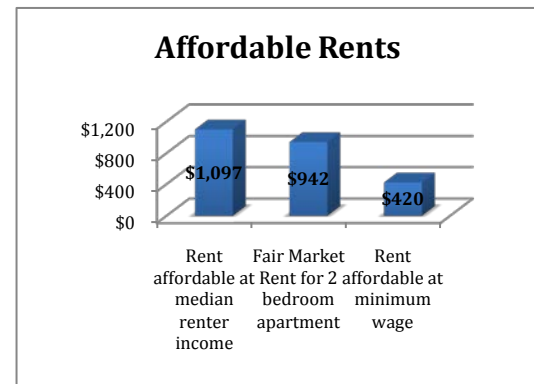
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 435  
 Total Homeownership Properties: 6,399  
 Total Multifamily Units: 41,919  
 Total Housing Trust Fund Investment: \$99,882,238  
 Total Federal, State, and Local Investment: \$3,371,362,892

### Need Indicators



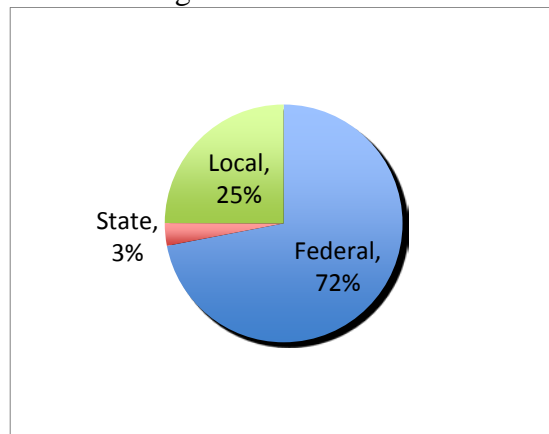
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

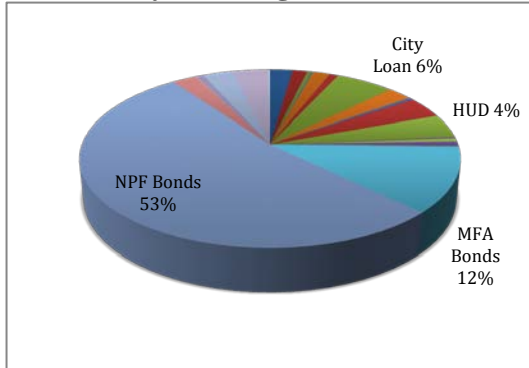
Total Funding 1999 – 2007



Federal:	\$2,683,686,944
State:	\$114,556,527
Local:	\$930,335,582

## Funding Sources and Activities

### Multifamily Funding



### Funding Source

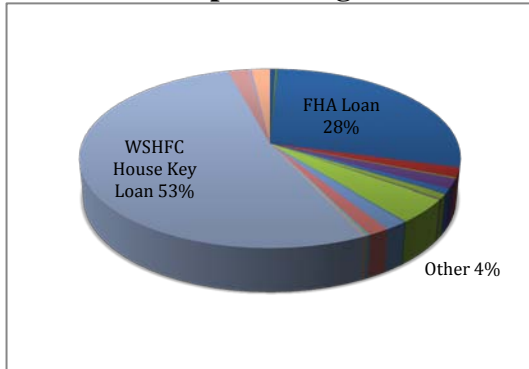
4% Tax Credits:	\$52,667,705
9% Tax Credits:	\$34,219,457
ARCH:	\$9,691,267
Beaux Arts:	\$177
Bellevue:	\$3,599,910
Bonds:	\$39,814,000
Bothell:	\$421,856
CDBG:	\$19,308,060
City Loan:	\$136,062,682
Clyde Hill:	\$56,720
Healthy Homes:	\$4,760
HOME:	\$57,917,501
HOPE VI:	\$9,581,621
HTF:	\$89,593,630
HUD:	\$100,117,908
Human Services Levy:	\$4,243,740
Hunts Point:	\$5,200
Issaquah:	\$560,693
Jumpstart:	\$1,149,335
Kenmore:	\$79,916
King County:	\$12,603,543
King County HOF-CX:	\$17,072,530

King County HOF-DD:	\$2,594,779
King County HOF-JS:	\$1,150,665
Kirkland:	\$1,319,465
LP Equity:	\$998,009
Medina:	\$32,773
Mercer Island:	\$445,266
MFA Bonds:	\$278,410,000
Newcastle:	\$202,793
NPF Bonds:	\$1,235,660,138
Other:	\$56,168,086
Other Local:	\$1,375,000
RAHP:	\$18,035,725
Redmond:	\$2,686,460
Sammamish:	104,881
Seattle Housing Levy:	\$67,231,788
Seattle Public Utilities:	\$10,200
Sound Families:	\$13,600
Tax Credits:	\$82,694,727
Veterans Levy:	\$3,031,250
Veterans Program:	\$600,000
Woodinville:	\$171,236
Yarrow Point:	\$4,551
Total units:	41,919



## Funding Sources and Activities

### Homeownership Funding



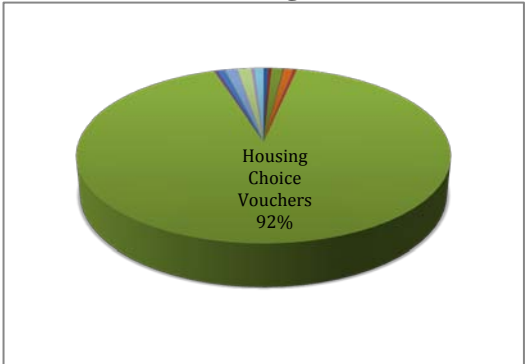
### Funding Sources

ARCH:	\$2,373,871
Beaux Arts:	\$164
Bellevue:	\$775,842
Bothell:	\$232,888
CDBG:	\$287,850
Clyde Hill:	\$11,590
FHA Loan:	\$126,889,700
HOME:	\$7,693,680
HOME PI:	\$987,394
HTF:	\$7,988,608
Hunts Point:	\$185
Issaquah:	\$39,345
KC HOME/RAHP:	\$3,559,000
Kenmore:	\$268,036
King County:	\$3,569,000
King County CDBG/HOF:	\$384,779
Kirkland:	\$256,462

Medina:	\$24,805
Mercer Island:	\$60,740
Newcastle:	\$160,970
Other:	\$19,305,164
Other Local:	\$411,029
Redmond:	\$487,988
Sammamish:	\$4,514
Seattle Housing Levy:	\$7,041,056
Tax Credits:	\$6,911,322
Woodinville:	\$47,833
WSHFC CRA:	\$115,000
WSHFC Home Choice Loan:	\$1,276,873
WSHFC House Key ARCH Loan:	\$675,082
WSHFC House Key Loan:	\$235,992,425
WSHFC House Key Mortgage Loan:	\$8,827,801
WSHFC House Key Plus CLT Loan:	\$149,985
WSHFC House Key Plus DPA Loan:	\$1,517,714
WSHFC House Key School Loan:	\$33,914
WSHFC House Key Seattle Loan:	\$8,078,924
WSHFC House Key Veterans Loan:	\$33,914
Yarrow Point:	\$2,509
Total households served:	6,399

**Funding Sources and Activities**

**Client-Based Funding**

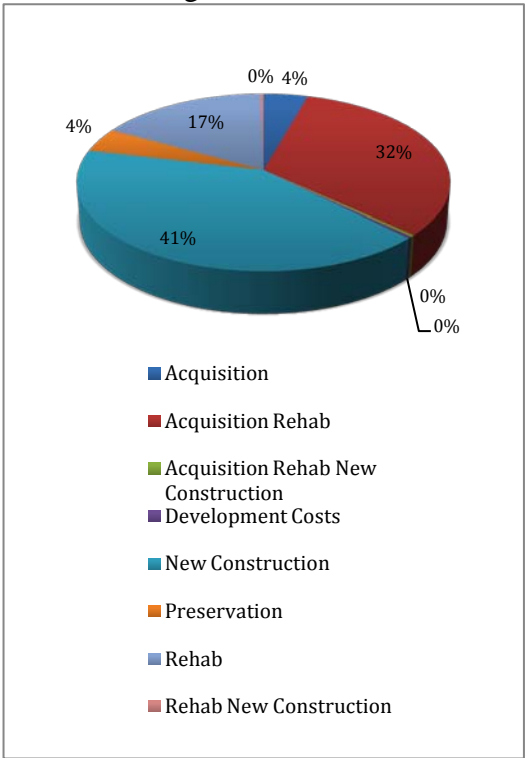


**Funding Sources**

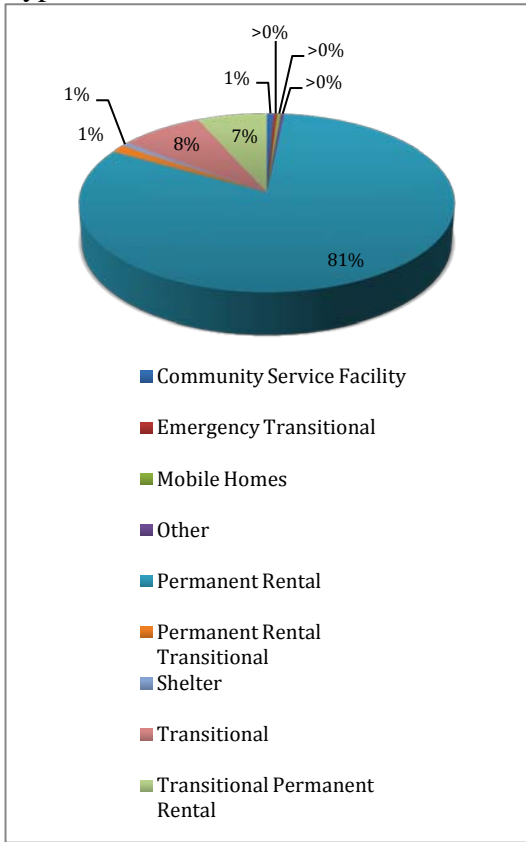
ARCH:	\$2,950,000
Bellevue:	\$1,795,973
Bonds:	\$6,763,470
CDBG:	\$487,550
Clyde Hill:	\$20,000
ESAP:	\$5,491,222
ESGP:	\$269,948
HOME:	\$1,885,000
Housing Choice Vouchers:	\$534,400,184
HTF:	\$2,300,000
Issaquah:	\$95,500
Kenmore:	\$75,000
King County:	\$2,999,530
Kirkland:	\$280,382
Medina:	\$20,273
Mercer Island:	\$295,372
MHRA:	\$849,077
Newcastle:	\$117,500
Other:	\$6,611,505
Redmond:	\$240,000
Tax Credits:	\$7,877,866
THOR:	\$2,055,231
WFF:	\$5,006,250
Woodinville:	\$10,000
YOS:	\$274,500
Total clients served:	224,372

Characteristics of Multifamily Properties

Use of Funding

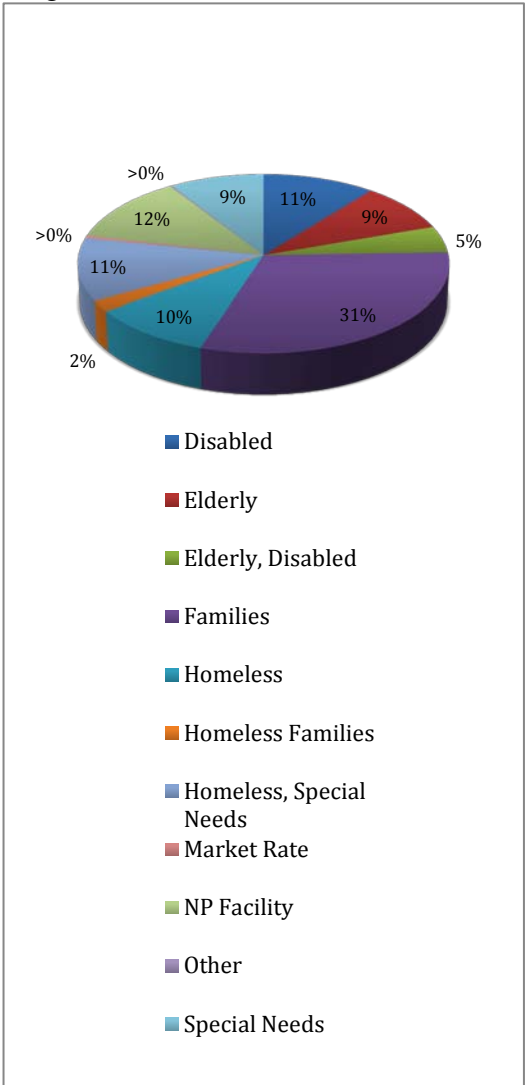


Type of Structure

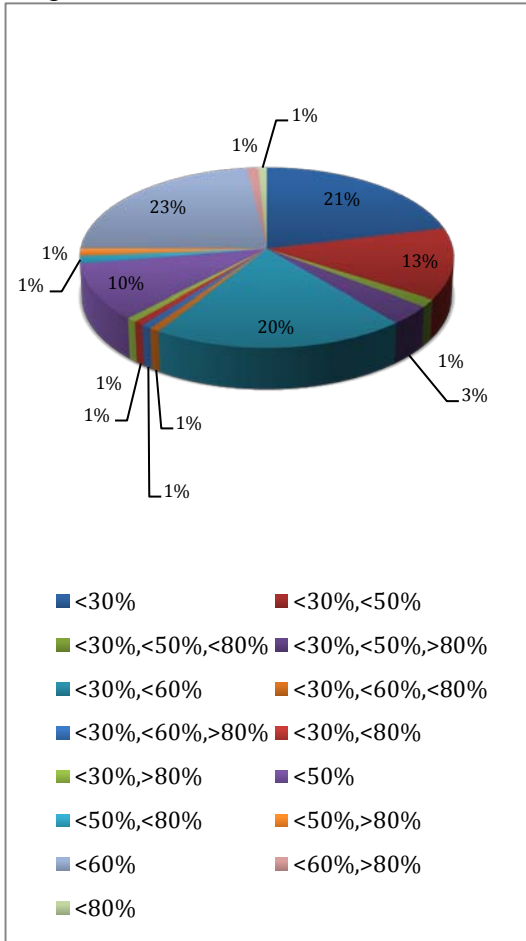


Characteristics of Multifamily Properties

Target Client



Target Income



## Case Study

### King County Seattle, WA

#### Tashiro Kaplan Artist Lofts

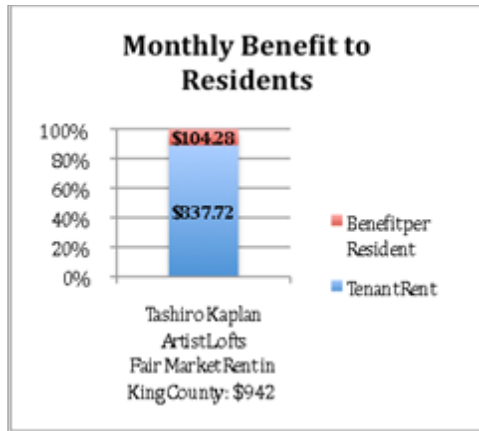
Project completion date: 2004

Number of units: 49

Number of people served: approx. 75

Total investment: \$16,500,000

Sponsor and funding sources: Artspace Projects of Minneapolis, the Pioneer Square Community Association, Washington State Housing Finance Commission, Allen Foundation for the Arts, and other public and private donors



The Tashiro Kaplan Artist Lofts supply affordable housing to low-income artists and their families, with residents paying less than 30% of their incomes towards rent. The lofts contain both housing and studio space, providing an area for creative thinkers to live, work, and interact near Seattle's vibrant downtown core. The lofts consist of one-, two-, and three-bedroom units between 800 and 1,800 square feet, while galleries and a coffee shop occupy the ground floor of the building.

*Photo courtesy of Tashiro Kaplan Artist Lofts*

## Kitsap County

### County Profile

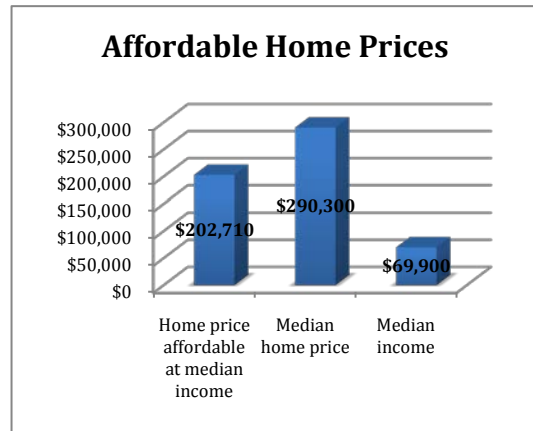
#### County Statistics

Household Population: 91,579  
 Median Annual Income: \$69,900  
 Cost Burdened Homeowners: 31%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 9%  
 Number of Homeless Individuals: 1,205  
 Number of Homeless Families: 257

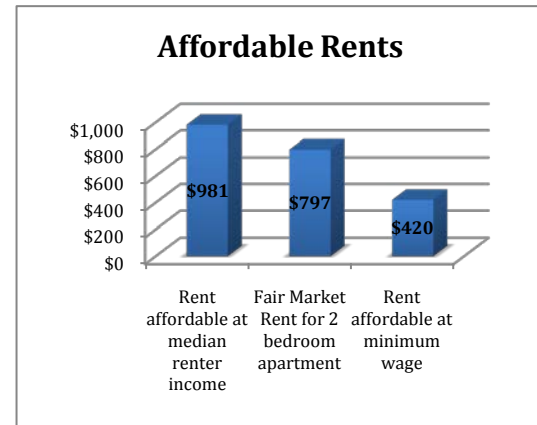
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 51  
 Total Homeownership Properties: 1,848  
 Total Multifamily Units: 2,338  
 Total Housing Trust Fund Investment: \$9,499,002  
 Total Federal, State, and Local Investment: \$150,998,293

### Need Indicators



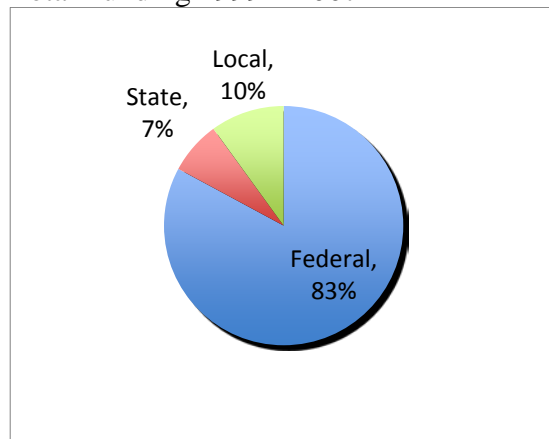
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

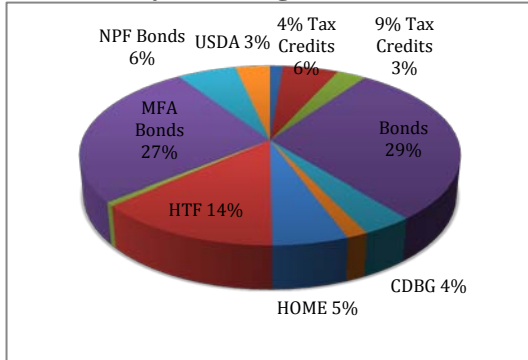
Total Funding 1999 – 2007



Federal:	\$139,791,862
State:	\$12,056,294
Local:	\$16,850,000

## Funding Sources and Activities

### Multifamily Funding

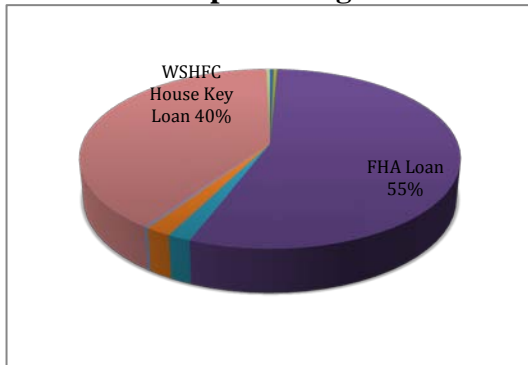


### Funding Sources

2060:	\$739,571
4% Tax Credits:	\$3,179,628
9% Tax Credits:	\$1,662,487
Bonds:	\$16,850,000
CDBG:	\$2,099,347
HAC:	\$878,929
HOME:	\$3,166,520
HTF:	\$7,778,427
McKinney:	\$379,193
MFA Bonds:	\$15,250,000
NPF Bonds:	\$3,366,000
USDA:	\$1,978,811

Total units: 2,338

### Homeownership Funding



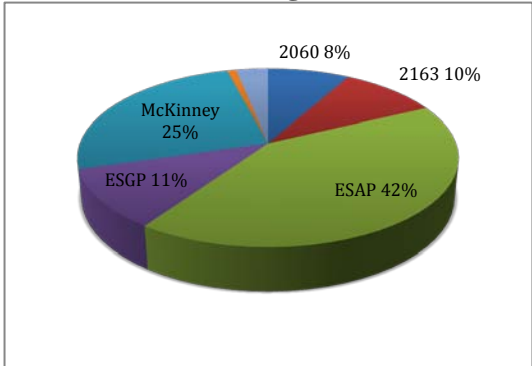
### Funding Sources

2060:	\$281,230
2163:	\$45,456
CDBG:	325,000
FHA Loan:	\$50,399,100
HOME:	\$1,551,968
HTF:	\$1,720,575
WSHFC Home Choice Loan:	\$272,497
WSHFC House Key Loan:	\$36,405,021
WSHFC House Key Plus DPA Loan:	\$303,013
WSHFC House Key Rural Loan:	\$22,845

Total households served: 1,848

Funding Sources and Activities

Client-Based Funding



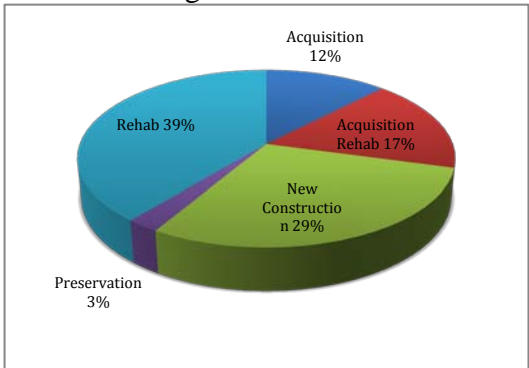
Funding Sources

2060:	\$190,638
2163:	\$227,230
ESAP:	\$978,292
ESGP:	\$254,472
McKinney:	\$597,168
MHRA:	\$20,689
THOR:	\$74,186

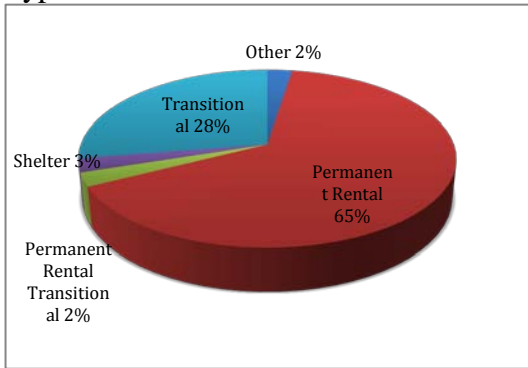
Total clients served: 8,019

Characteristics of Multifamily Properties

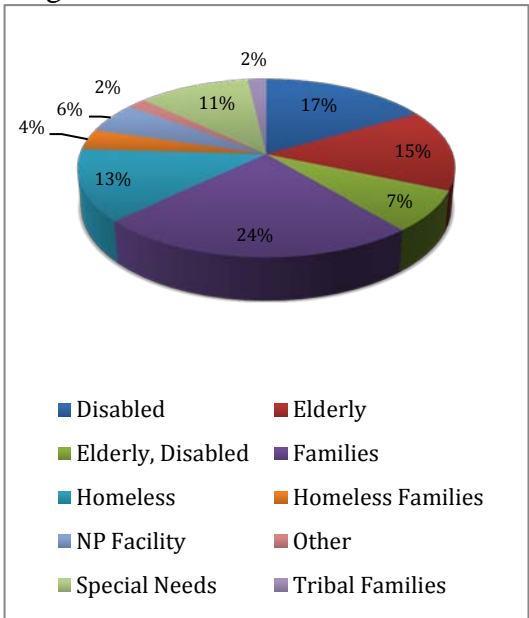
Use of Funding



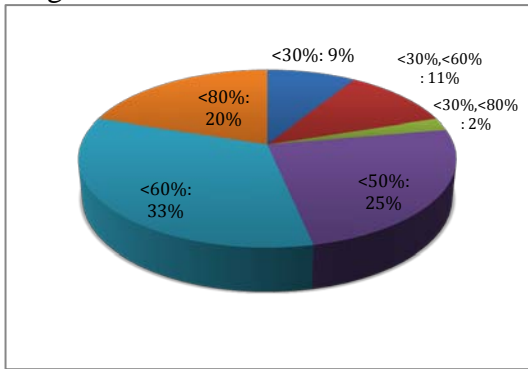
Type of Structure



Target Client



Target Income





## Case Study

### Kitsap County Bremerton, WA

#### Frank Chopp Place

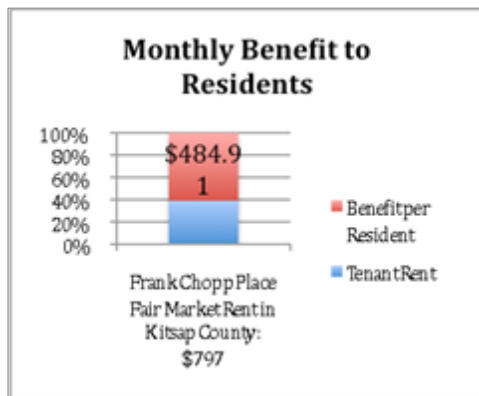
Project completion date: 2005

Number of units: 56

Number of people served: approx. 70

Total investment: \$8,000,000

Sponsors and funding sources: Low Income Housing Institute, Washington State Housing Trust Fund, City of Bremerton, and Kitsap County



The renovation of the Chestor Manor housing project into Frank Chopp Place has revitalized the complex and improved housing for seniors, downtown workers and people with disabilities in Bremerton. Additionally, some of the apartments are reserved for homeless applicants, providing vital transition housing. The apartments are close to transportation and services, and residents pay no more than 30% of their income for rent.

*Photo courtesy of Low Income Housing Institute*

## Kittitas County

### County Profile

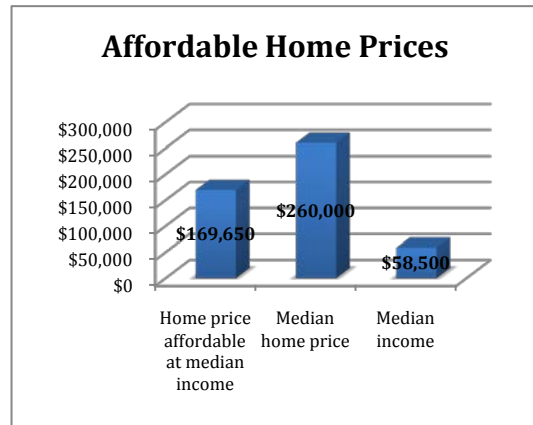
#### County Statistics

Household Population: 15,669  
 Median Annual Income: \$58,500  
 Cost Burdened Homeowners: 26%  
 Cost Burdened Renter Households: 52%  
 Poverty Rate: 24%  
 Number of Homeless Individuals: 82  
 Number of Homeless Families: 105

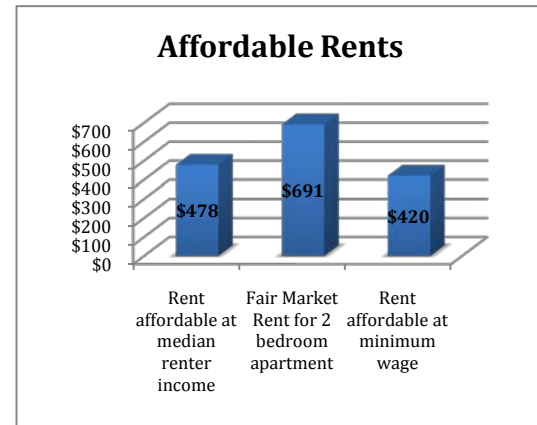
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 2  
 Total Homeownership Properties: 34  
 Total Multifamily Units: 190  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$3,177,275

### Need Indicators



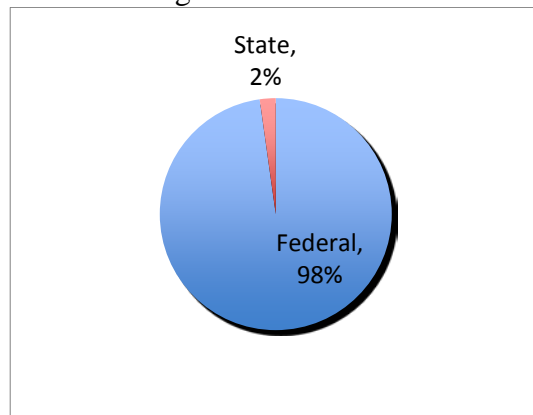
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

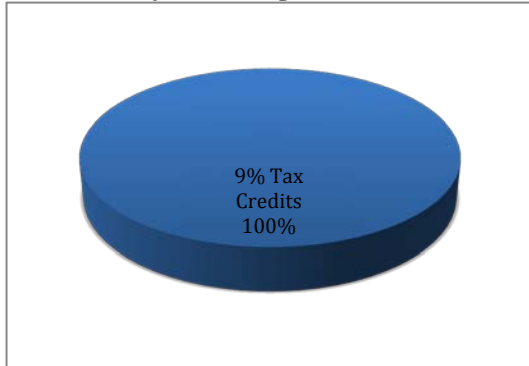
Total Funding 1999 – 2007



Federal:	\$13,107,454
State:	\$297,421
Local:	\$0

## Funding Sources and Activities

### Multifamily Funding

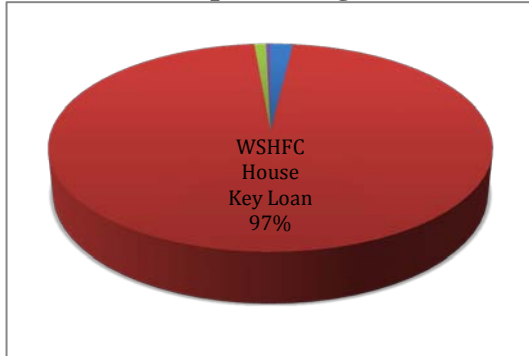


### Funding Sources

9% Tax Credits: \$1,363,680

Total units: 190

### Homeownership Funding



### Funding Sources

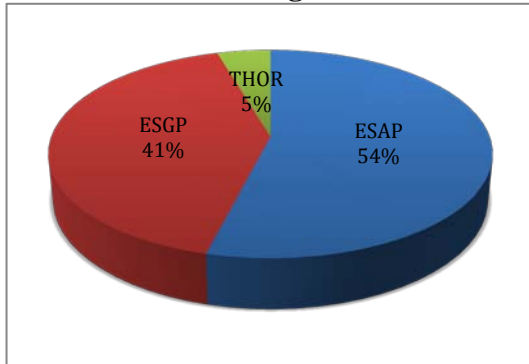
WSHFC Home Choice Loan: \$25,001

WSHFC House Key Loan: \$1,262,239

WSHFC House Key Plus DPA Loan: \$13,045

Total households served: 34

### Client-Based Funding



### Funding Sources

ESAP: \$274,394

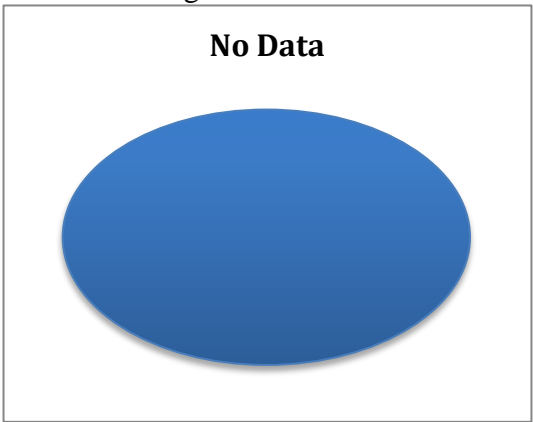
ESGP: \$210,890

THOR: \$23,027

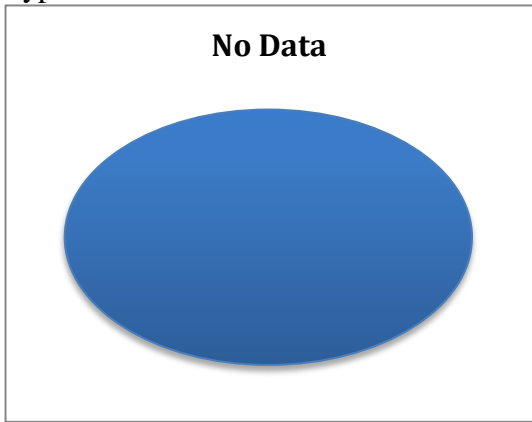
Total clients served: 1,743

**Characteristics of Multifamily Properties**

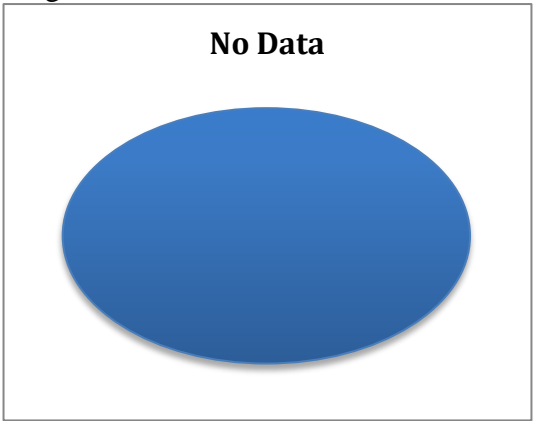
Use of Funding



Type of Structure



Target Client



Target Income



## Case Study

### Kittitas County Cle Elum, WA

#### Westview Villa

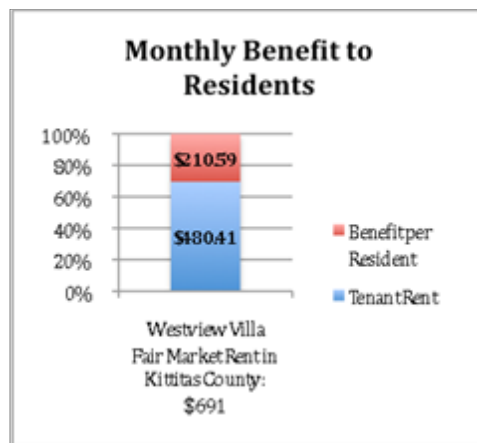
Project completion date: 2003

Number of units: 24

Number of people served: approx. 80

Total investment: \$811,201

Sponsors and funding sources: HopeSource, Housing Authority of Kittitas County, Washington State Housing Trust Fund



HopeSource oversees management of Westview Villa, a property that supports the organization's goal of moving individuals and families from instability to self-sufficiency, and maintains rents below 30% of residents' incomes. There are units for disabled households as well as for large families. The apartments are located in a rural setting and share a common area.

## Klickitat County

### County Profile

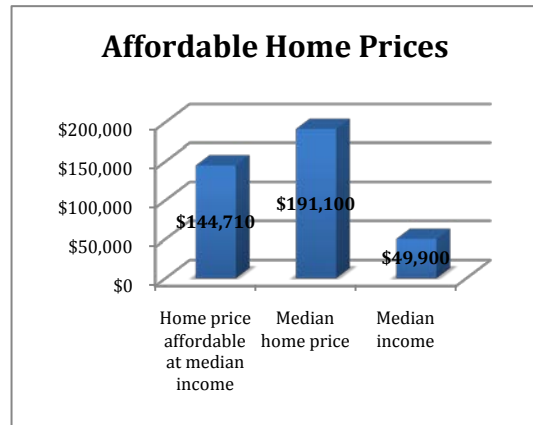
#### County Statistics

Household Population: 8,193  
 Median Annual Income: \$49,791  
 Cost Burdened Homeowners: 34%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 19%  
 Number of Homeless Individuals: 20  
 Number of Homeless Families: 51

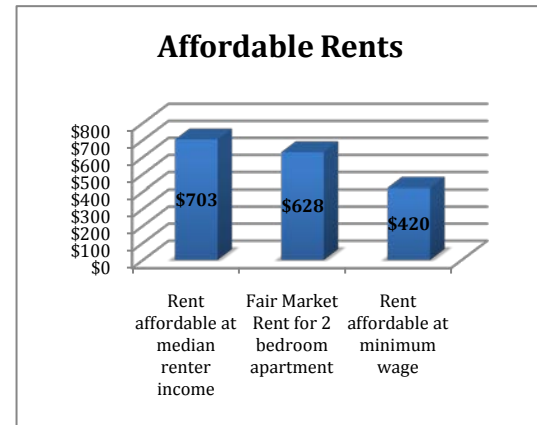
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 1  
 Total Homeownership Properties: 17  
 Total Multifamily Units: 19  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$1,189,936

### Need Indicators



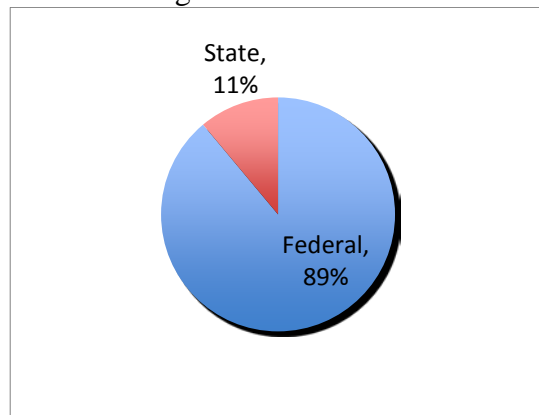
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

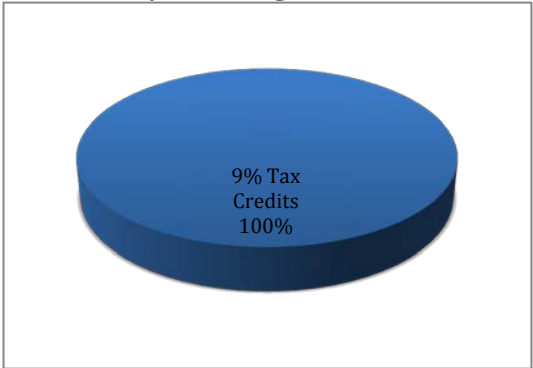
Total Funding 1999 – 2007



Federal:	\$2,768,808
State:	\$344,878
Local:	\$0

**Funding Sources and Activities**

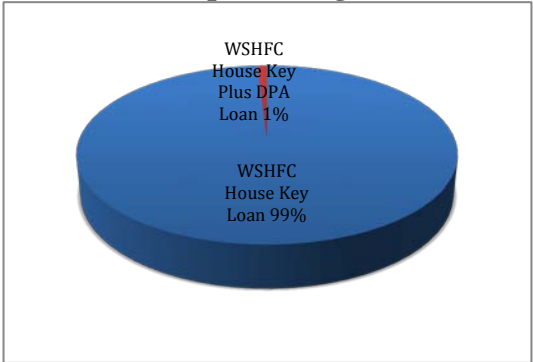
**Multifamily Funding**



**Funding Sources**

9% Tax Credits:	\$256,500
Total units:	19

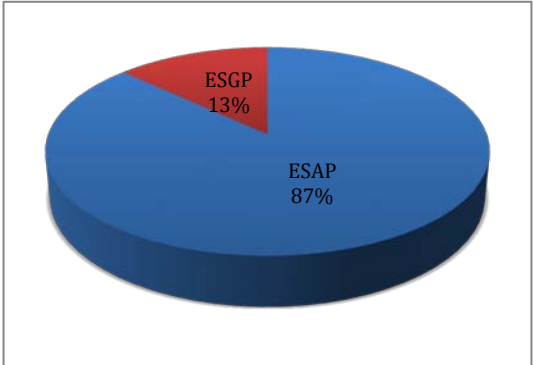
**Homeownership Funding**



**Funding Sources**

WSHFC House Key Loan:	\$531,809
WSHFC House Key Plus DPA Loan:	\$5,000
Total households served:	17

**Client-Based Funding**

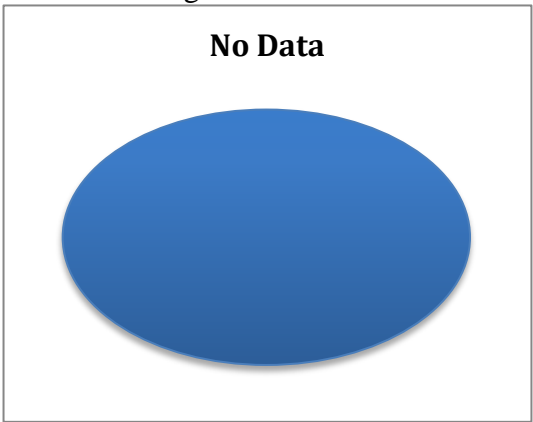


**Funding Sources**

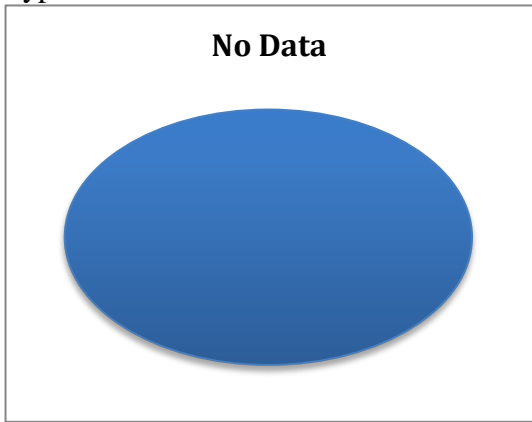
ESAP:	\$344,878
ESGP:	\$51,749
Total clients served:	683

**Characteristics of Multifamily Properties**

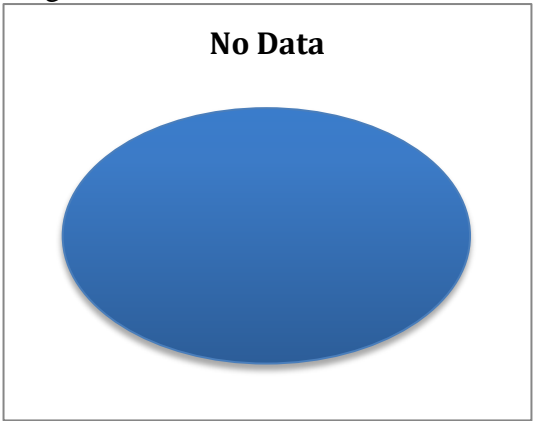
Use of Funding



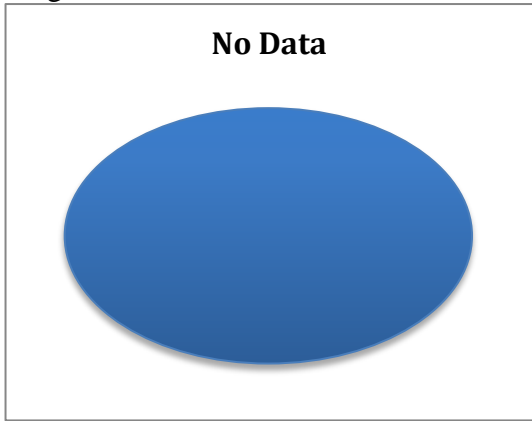
Type of Structure



Target Client



Target Income





## Case Study

### Klickitat County Roosevelt, WA

#### Pueblo del Rio

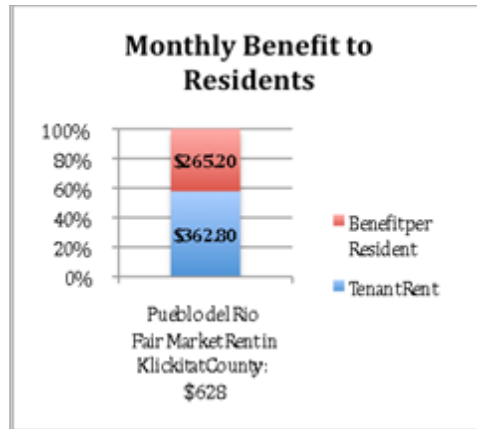
Project completion date: 2005

Number of units: 19

Number of people served: approx. 110

Total investment: \$ 5,100,000

Sponsors and funding sources: Columbia Cascade Housing Corporation, Washington State Housing Trust Fund, Low Income Housing Tax Credits, Federal Home Loan Bank Challenge Fund, USDA 514/516



Pueblo del Rio provides decent, affordable housing opportunities for farm workers and their families in Roosevelt, WA, which is located southeast of Yakima Valley on the Columbia River. The 20-unit development has two- and three-bedroom units and is located close to a school. The project features air conditioning in every unit, and play structures. Residents pay no more than 30% of income for rent.

## Lewis County

### County Profile

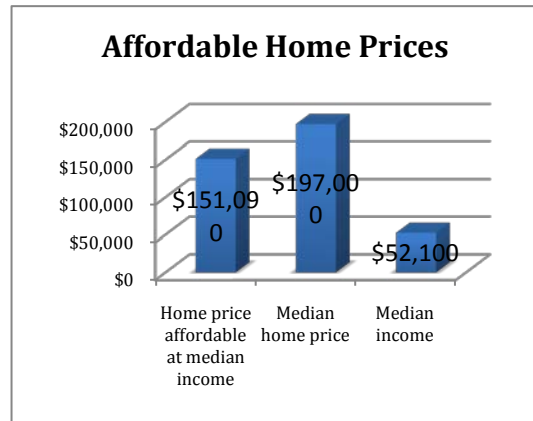
#### County Statistics

Household Population: 27,791  
 Median Annual Income: \$52,100  
 Cost Burdened Homeowners: 30%  
 Cost Burdened Renter Households: 44%  
 Poverty Rate: 14%  
 Number of Homeless Individuals: 179  
 Number of Homeless Families: 636

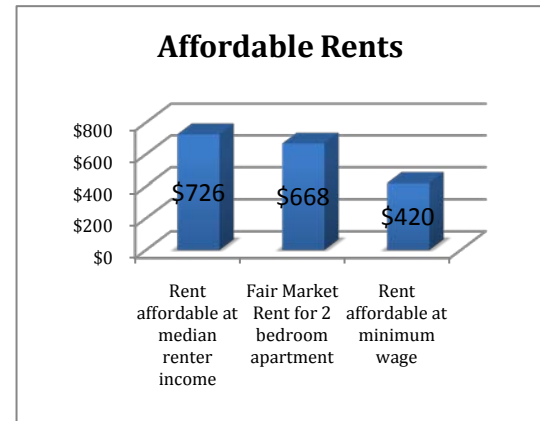
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 10  
 Total Homeownership Properties: 293  
 Total Multifamily Units: 489  
 Total Housing Trust Fund Investment: \$956,868  
 Total Federal, State, and Local Investment: \$21,973,312

### Need Indicators



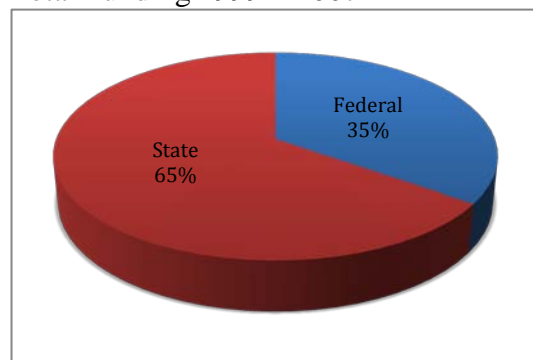
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

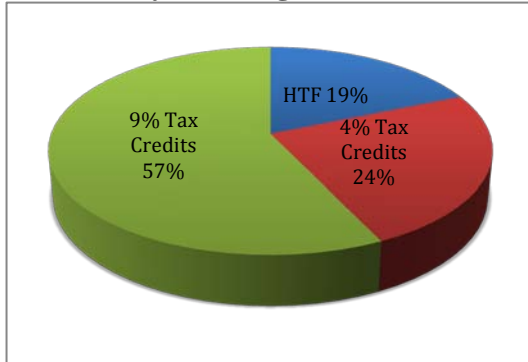
Total Funding 1999 – 2007



Federal:	\$51,790,976
State:	\$1,533,776
Local:	\$0

## Funding Sources and Activities

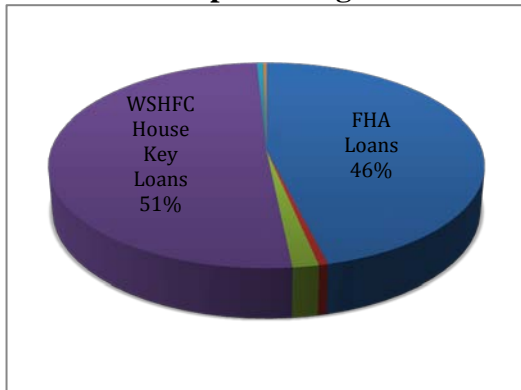
### Multifamily Funding



### Funding Sources

HTF:	\$956,868
4% Tax Credits:	\$1,248,339
9% Tax Credits:	\$2,931,853
Total units:	489

### Homeownership Funding

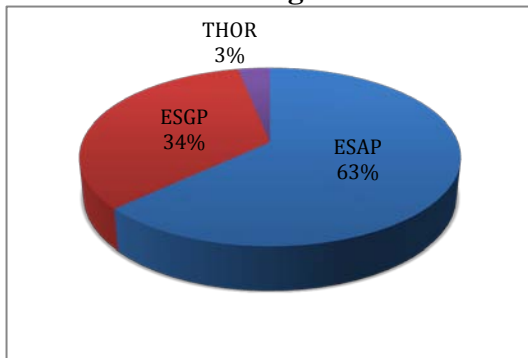


### Funding Sources

FHA Loan:	\$7,356,000
WSHFC CRA:	\$94,322
WSHFC Home Choice Loan:	\$270,652
WSHFC House Key Loan:	\$8,112,864
WSHFC House Key Plus DPA Loan:	\$93,032
WSHFC House Key Rural Loan:	\$38,758

Total households served: 293

### Client-Based Funding



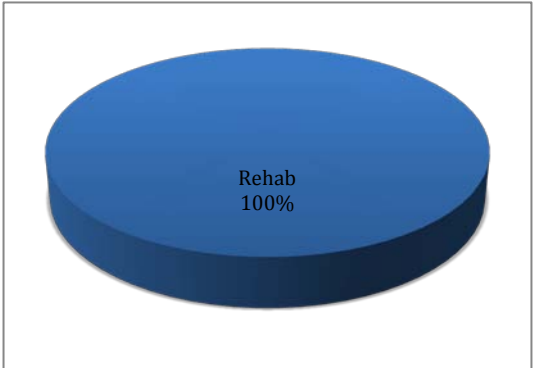
### Funding Sources

ESAP:	\$549,118
ESGP:	\$293,716
TBRA:	No amount provided
THOR:	\$27,790

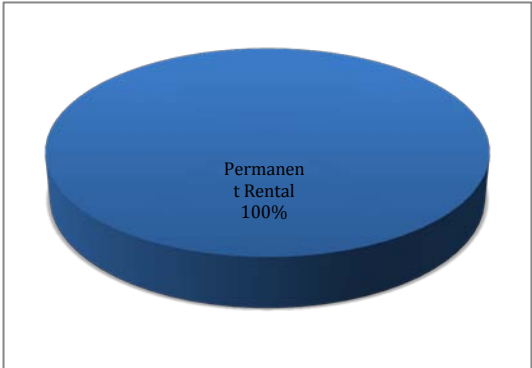
Total clients served: 9,760

Characteristics of Multifamily Properties

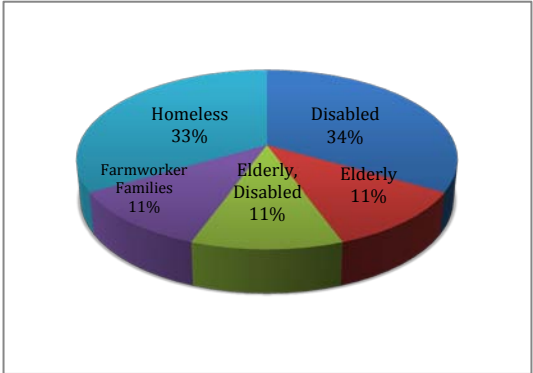
Use of Funding



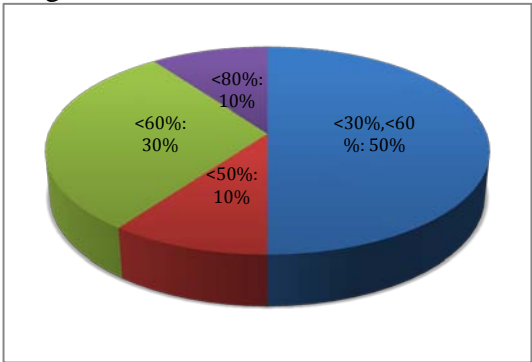
Type of Structure



Target Client



Target Income



## Case Study

### Lewis County

#### *Morton, Washington*

#### **Morton Senior Citizen Center**

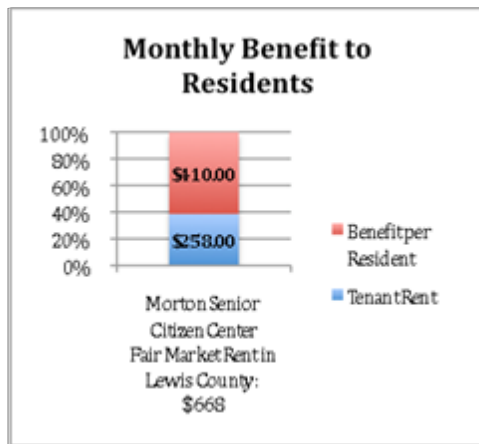
Project completion date: 1999

Number of units: 14

Number of people served: approx. 22

Total Investment: \$195,000

Sponsors and funding sources: Community Action Council of Lewis, Mason, and Thurston Counties, Washington State Housing Trust Fund, and US Department of Housing and Urban Development



The recent investment in this affordable community in Morton helped renovate the WWII-era senior and disabled housing complex. Located in a quiet neighborhood and with views of beautiful natural scenery, the building consists of 14 units, a community room, laundry room, and center courtyard. Residents pay 30% of their income for rent.

*Photo Courtesy of Apartmentfinder.org*

## Lincoln County

### County Profile

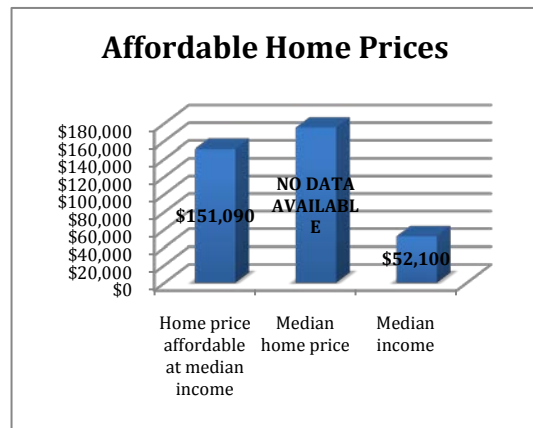
#### County Statistics

Household Population: No data  
 Median Annual Income: \$52,100  
 Cost Burdened Homeowners: 31%  
 Cost Burdened Renter Households: 28%  
 Poverty Rate: 13%  
 Number of Homeless Individuals: No data  
 Number of Homeless Families: 125

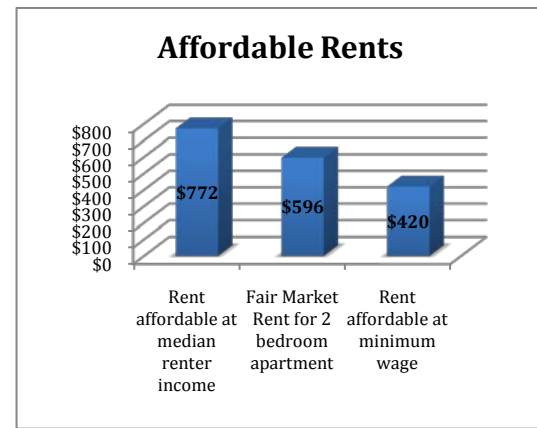
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 3  
 Total Homeownership Properties: 56  
 Total Multifamily Units: 68  
 Total Housing Trust Fund Investment: \$2,664,026  
 Total Federal, State, and Local Investment: \$4,525,822

### Need Indicators



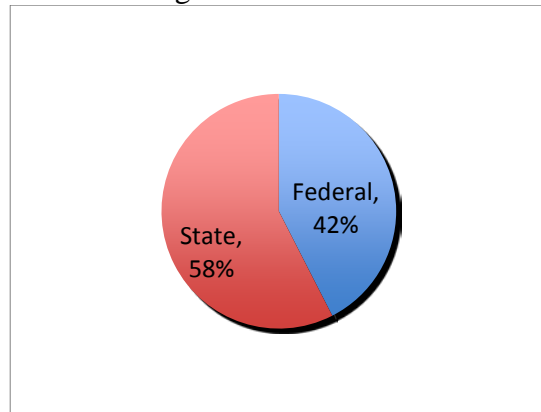
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

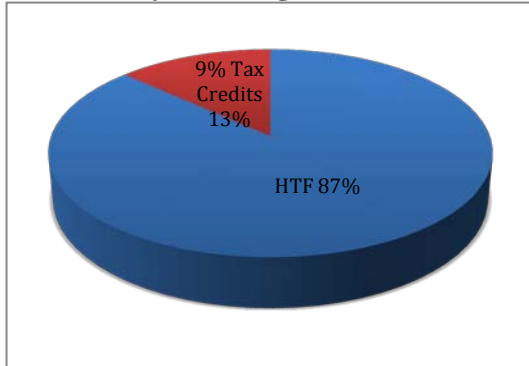
Total Funding 1999 – 2007



Federal:	\$2,074,092
State:	\$2,809,090
Local:	\$0

## Funding Sources and Activities

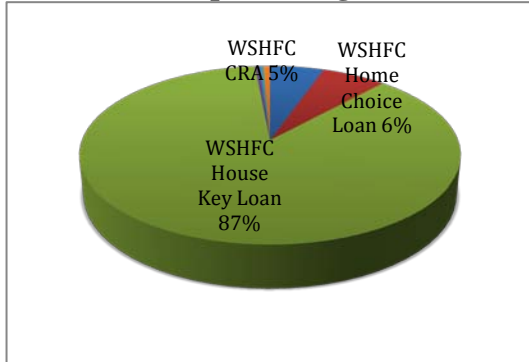
### Multifamily Funding



### Funding Sources

HTF:	\$2,664,026
9% Tax Credits:	\$405,008
Total units:	68

### Homeownership Funding

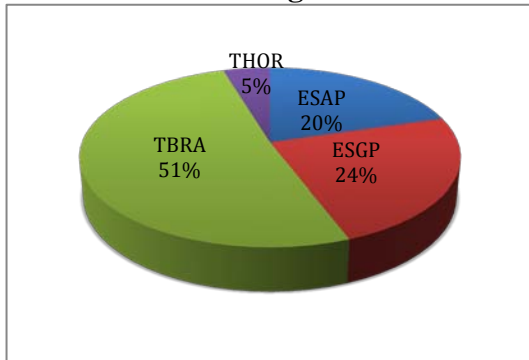


### Funding Sources

WSHFC CRA:	\$66,423
WSHFC Home Choice Loan:	\$78,750
WSHFC House Key Loan:	\$1,071,654
WSHFC House Key Plus DPA Loan:	\$5,861
WSHFC House Key Rural Loan:	\$4,250

Total households served: 56

### Client-Based Funding



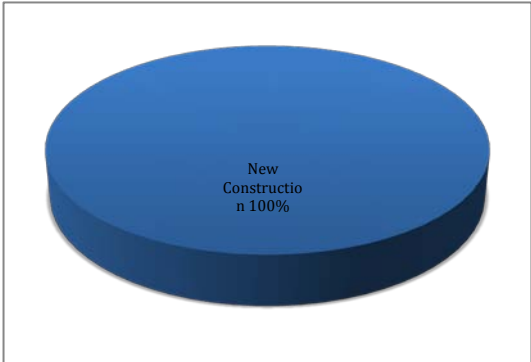
### Funding Sources

ESAP:	\$118,064
ESGP:	\$137,746
TBRA:	\$296,000
THOR:	\$27,000

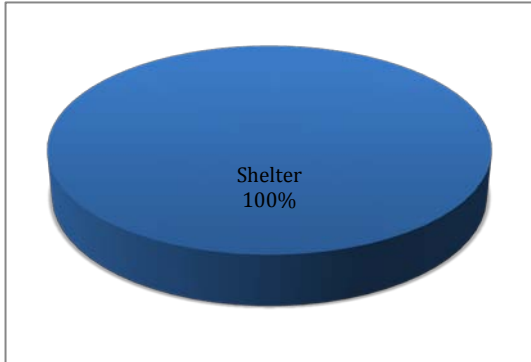
Total clients served: 699

**Characteristics of Multifamily Properties**

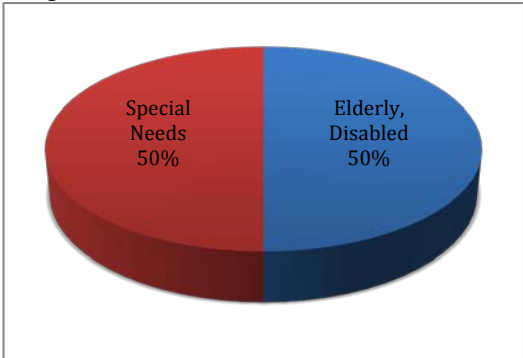
Use of Funding



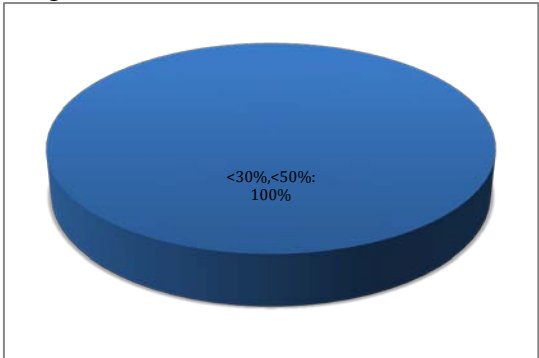
Type of Structure



Target Client



Target Income





## Case Study

### Lincoln County Davenport, WA

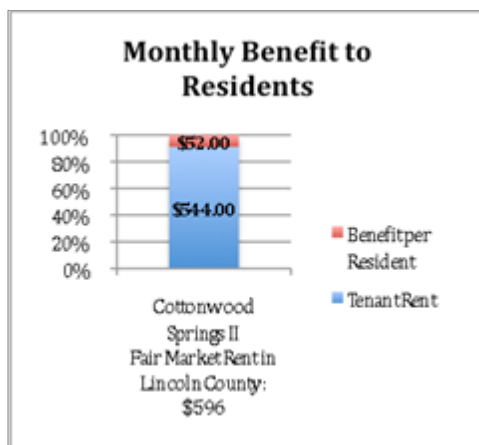
#### Cottonwood Springs II

Number of units: 18

Number of people served: approx. 72

Total Investment: \$600,000

Sponsors and funding sources: Spokane Housing Ventures, USDA Rural Development, Washington State Housing Trust Fund and Federal Home Loan Bank.



Funding provided much-needed upgrades to these 18 garden-style housing units in Davenport. With a full-time on-site manager and green space, the buildings also provide affordable housing and easy access to services for families.

*Photo courtesy of Spokane Housing Ventures*

## Mason County

### County Profile

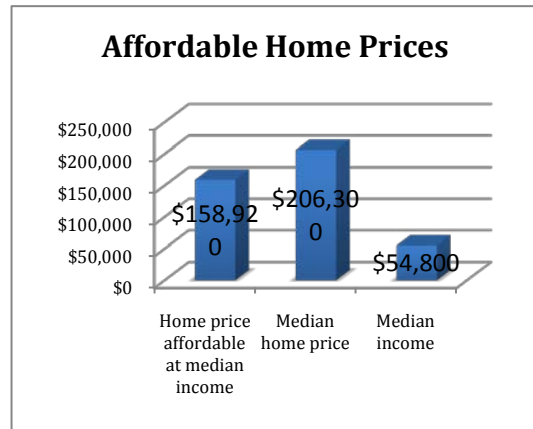
#### County Statistics

Household Population: 19,909  
 Median Annual Income: \$54,800  
 Cost Burdened Homeowners: 32%  
 Cost Burdened Renter Households: 35%  
 Poverty Rate: 13%  
 Number of Homeless Individuals: 215  
 Number of Homeless Families: 846

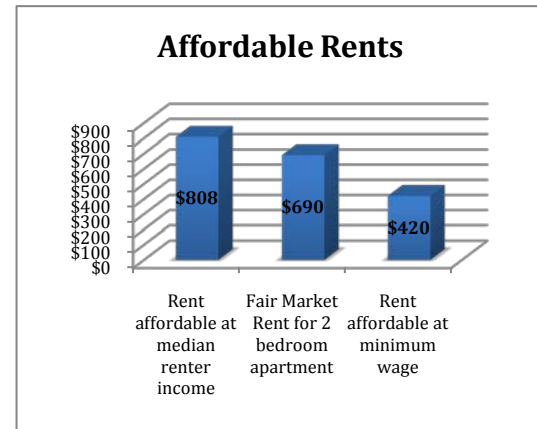
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 4  
 Total Homeownership Properties: 230  
 Total Multifamily Units: 124  
 Total Housing Trust Fund Investment: \$2,421,800  
 Total Federal, State, and Local Investment: \$11,790,134

### Need Indicators



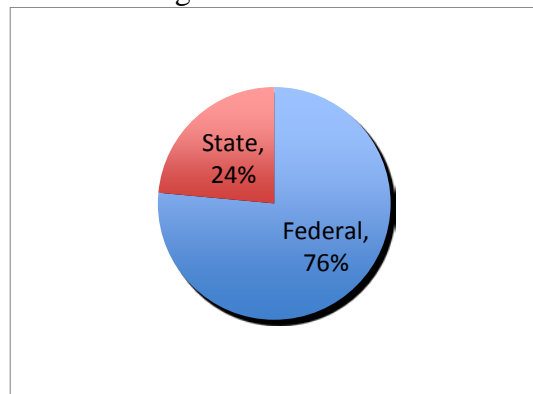
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

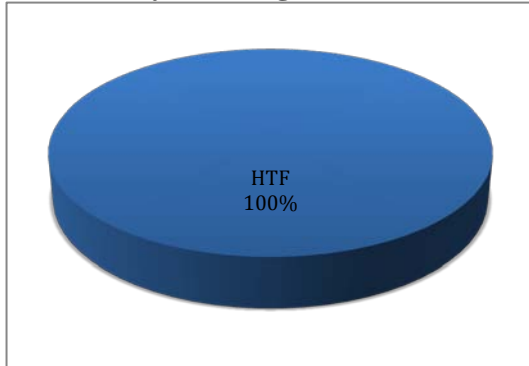
Total Funding 1999 – 2007



Federal:	\$9,014,904
State:	\$2,775,230
Local:	\$0

## Funding Sources and Activities

### Multifamily Funding

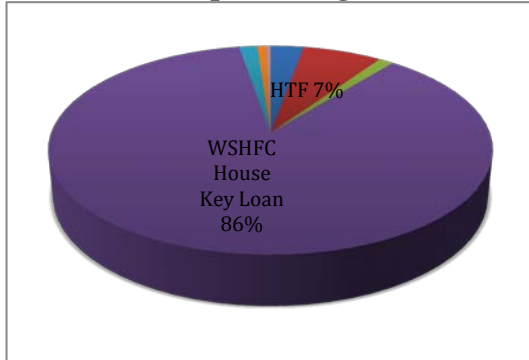


### Funding Sources

HTF: \$1,777,200

Total units: 124

### Homeownership Funding



### Funding Sources

FHA Loan: \$268,600

HTF: \$644,600

WSHFC Home Choice Loan: \$119,553

WSHFC House Key Loan: \$8,240,547

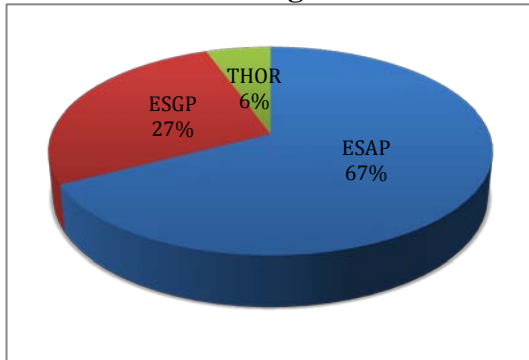
WSHFC House Key Mortgage Loan: \$147,900

WSHFC House Key Plus DPA Loan: \$77,966

WSHFC House Key Rural Loan: \$13,595

Total households served: 230

### Client-Based Funding



### Funding Sources

ESAP: \$326,694

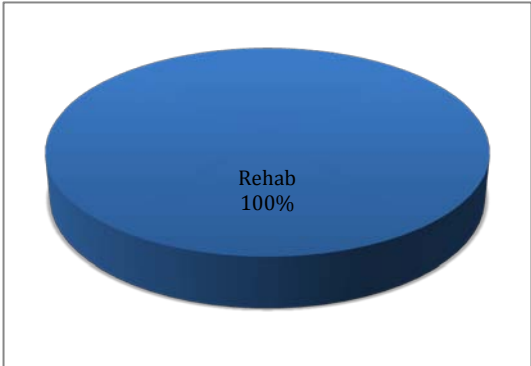
ESGP: \$131,746

THOR: \$26,736

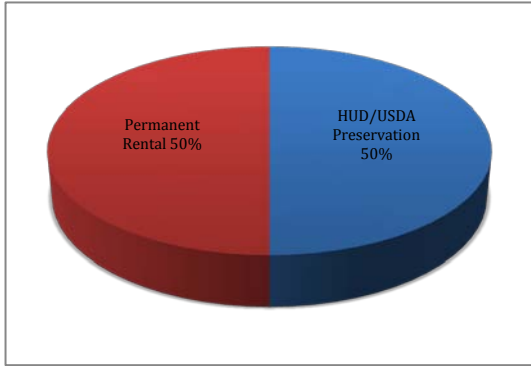
Total clients served: 7,164

**Characteristics of Multifamily Properties**

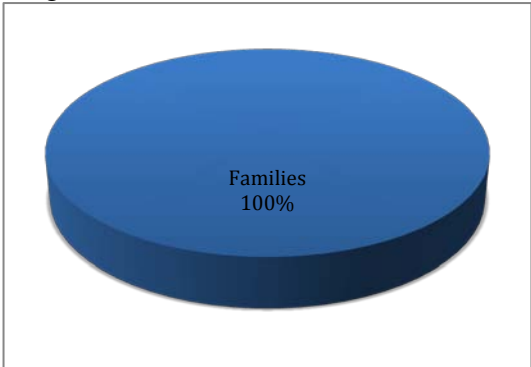
Use of Funding



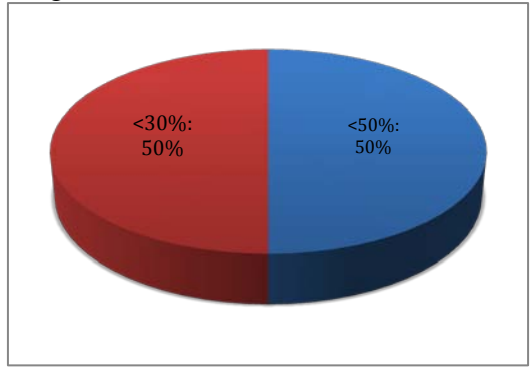
Type of Structure



Target Client



Target Income



## Case Study

### Mason County Shelton, WA

#### Fir Tree Park Apartments

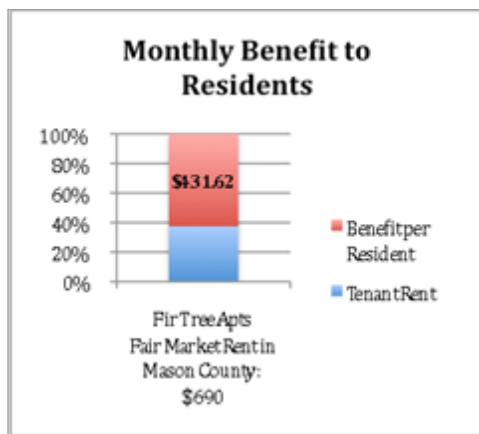
Completion date:

Number of units: 55

Number of people served: approx. 110

Total Investment:

Sponsors and funding sources: Sterling Savings Bank, Community Housing and Assistance Program, Washington State Housing Trust Fund.



The affordability of this apartment complex was nearly lost when the owner decided not to renew the Project-Based Section 8 contract that subsidized the rent for low income people. State and local partners came together to preserve Fir Tree Park as an affordable building for low income seniors. Fir Tree Park offers spacious one bedroom apartments located close to shopping and parks in downtown Shelton. The apartments offer on-site laundry, a community room, and a resident garden.

*Photo courtesy of aptfinder.org.*

## Okanogan County

### County Profile

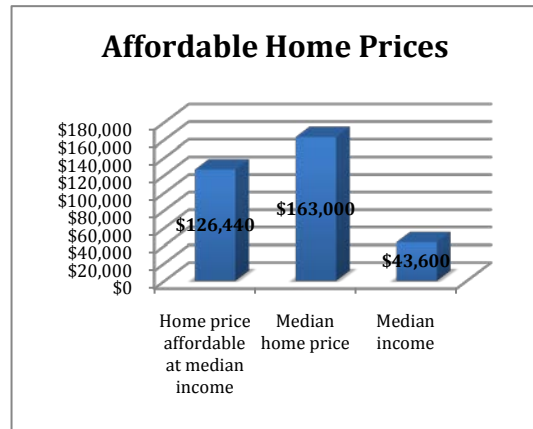
#### County Statistics

Household Population: 15,689  
 Median Annual Income: \$43,600  
 Cost Burdened Homeowners: 31%  
 Cost Burdened Renter Households: 33%  
 Poverty Rate: 21%  
 Number of Homeless Individuals: 168  
 Number of Homeless Families: 293

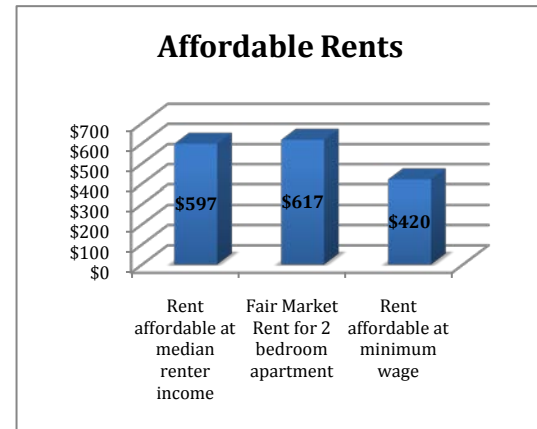
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 9  
 Total Homeownership Properties: 54  
 Total Multifamily Units: 617  
 Total Housing Trust Fund Investment: \$1,880,359  
 Total Federal, State, and Local Investment: \$23,745,116

### Need Indicators



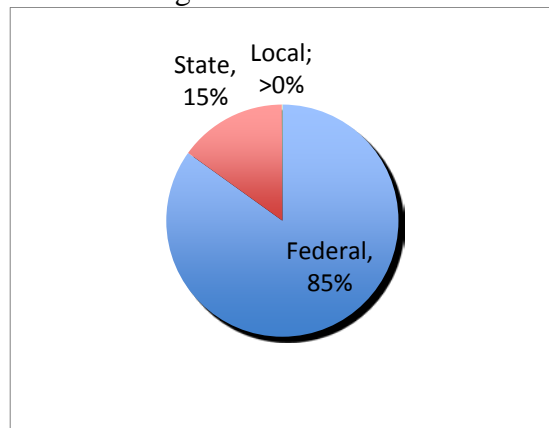
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

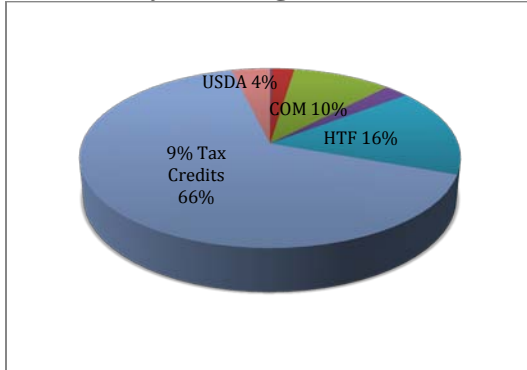
Total Funding 1999 – 2007



Federal:	\$20,162,077
State:	\$3,566,587
Local:	\$16,452

## Funding Sources and Activities

### Multifamily Funding

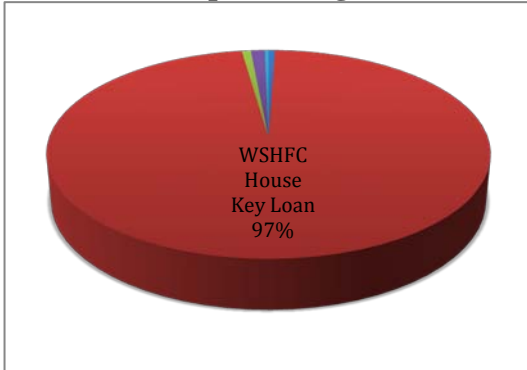


### Funding Sources

Bank Challenge Grants:	\$15,000
CDBG:	\$270,843
COM:	\$1,154,638
FHLB:	\$282,334
HTF:	\$1,880,359
Other Local:	\$1,452
9% Tax Credits:	\$7,761,010
USDA:	\$448,654

Total units: 617

### Homeownership Funding

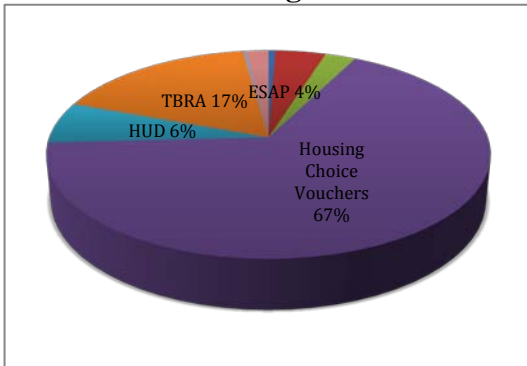


### Funding Sources

WSHFC Home Choice Loan:	\$8,700
WSHFC House Key Loan:	\$1,547,243
WSHFC House Key Plus DPA Loan:	\$12,126
WSHFC House Key Rural Loan:	\$18,873

Total households served: 54

### Client-Based Funding



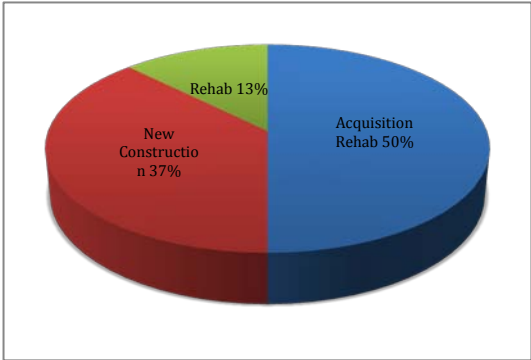
### Funding Sources

2060:	\$58,428
ESAP:	\$446,162
ESGP:	\$268,966
Housing Choice Vouchers:	\$6,898,155
HUD:	\$665,534
TBRA:	\$1,778,411
THOR:	\$27,000
USDA:	\$196,229

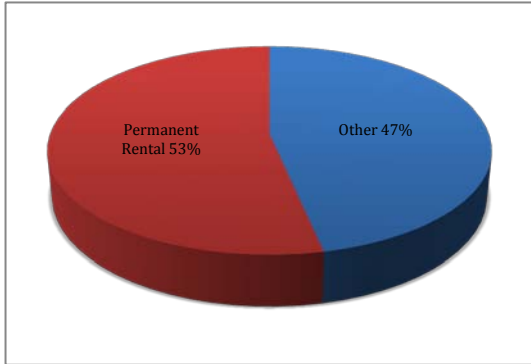
Total clients served: 5,240

Characteristics of Multifamily Properties

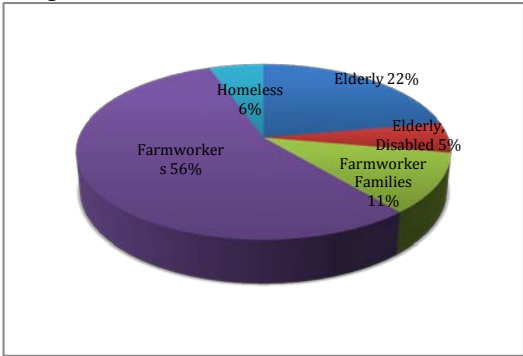
Use of Funding



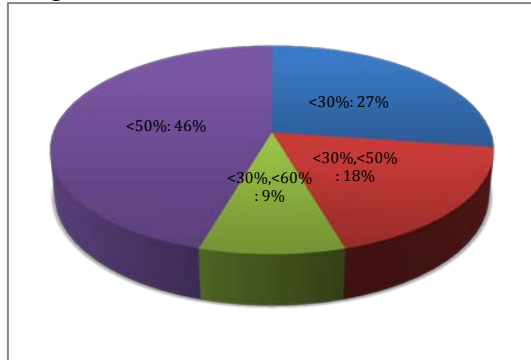
Type of Structure



Target Client



Target Income





## Pacific County

### County Profile

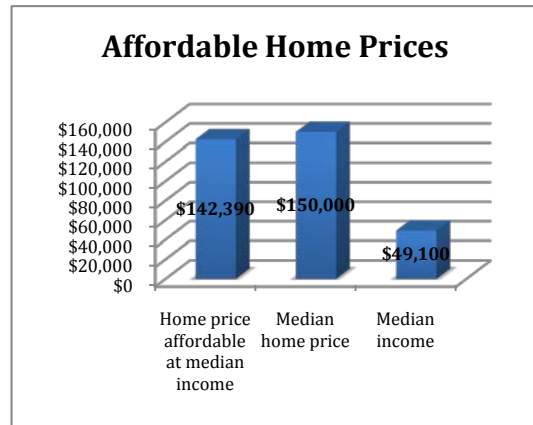
#### County Statistics

Household Population: 9,752  
 Median Annual Income: \$49,100  
 Cost Burdened Homeowners: 39%  
 Cost Burdened Renter Households: 36%  
 Poverty Rate: 11%  
 Number of Homeless Individuals: 78  
 Number of Homeless Families: 31

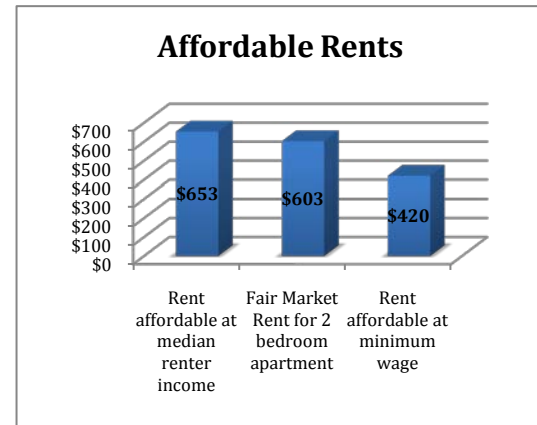
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 3  
 Total Homeownership Properties: 33  
 Total Multifamily Units: 169  
 Total Housing Trust Fund Investment: \$1,617,289  
 Total Federal, State, and Local Investment: \$59,169,920

### Need Indicators



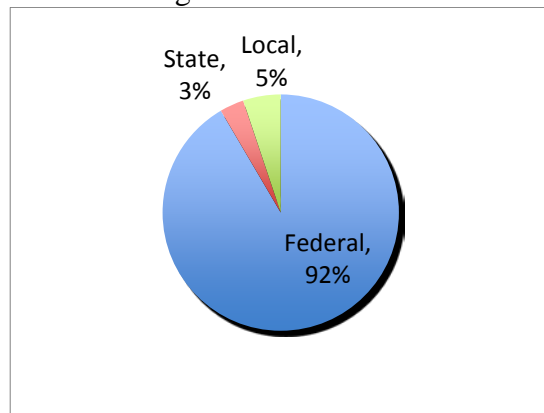
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

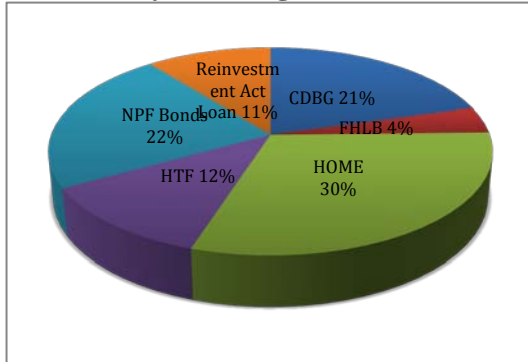
Total Funding 1999 – 2007



Federal:	\$54,164,149
State:	\$1,955,771
Local:	\$3,050,000

## Funding Sources and Activities

### Multifamily Funding

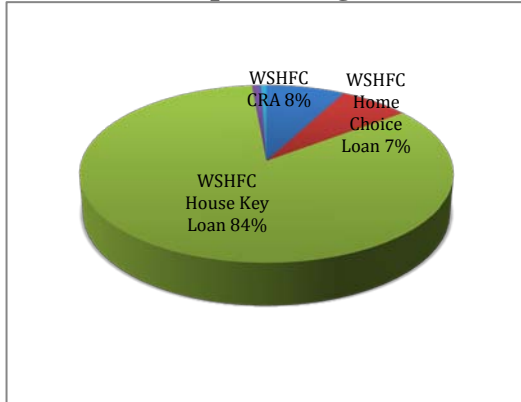


### Funding Sources

CDBG:	\$2,786,000
FHLB:	\$554,400
HOME:	\$4,112,976
HTF:	\$1,617,289
NPF Bonds:	\$3,050,000
Reinvestment Act Loan:	\$1,443,701

Total units: 169

### Homeownership Funding

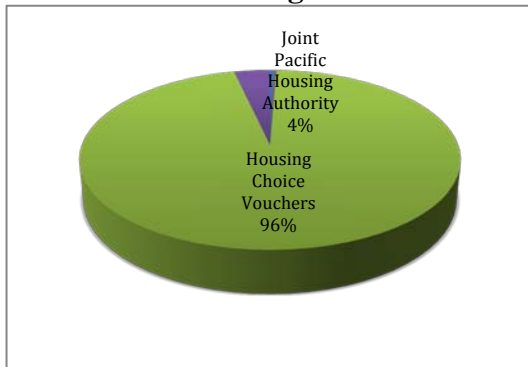


### Funding Sources

WSHFC CRA:	\$70,568
WSHFC Home Choice Loan:	\$62,501
WSHFC House Key Loan:	\$756,227
WSHFC House Key Plus DPA Loan:	\$8,200

Total households served: 33

### Client-Based Funding



### Funding Sources

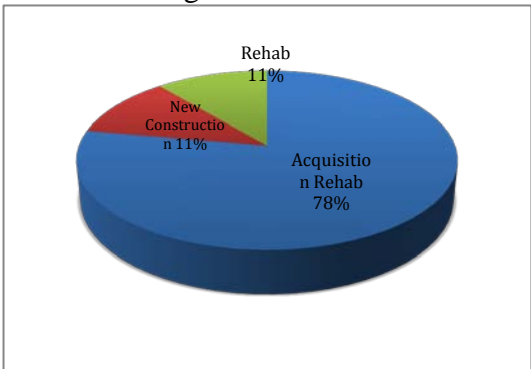
ESAP:	\$214,972
ESGP:	\$64,401
Housing Choice Vouchers:	\$42,830,284
Joint Pacific Housing Authority:	\$1,593,402

THOR: No amount provided

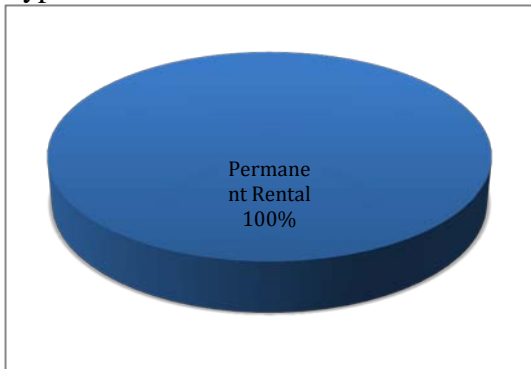
Total clients served: 111,164

Characteristics of Multifamily Properties

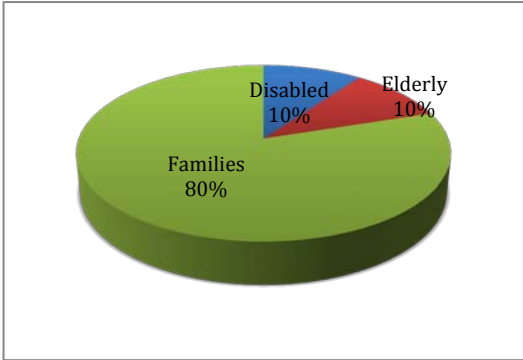
Use of Funding



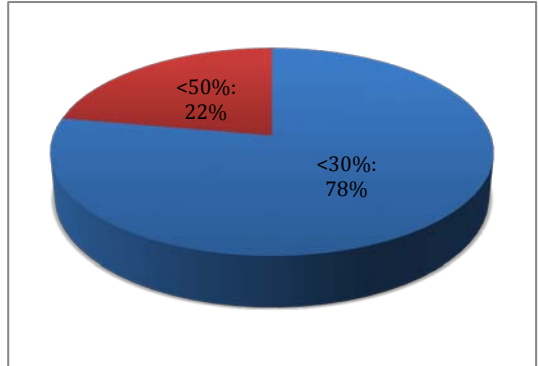
Type of Structure



Target Client



Target Income



## Pend Oreille County

### County Profile

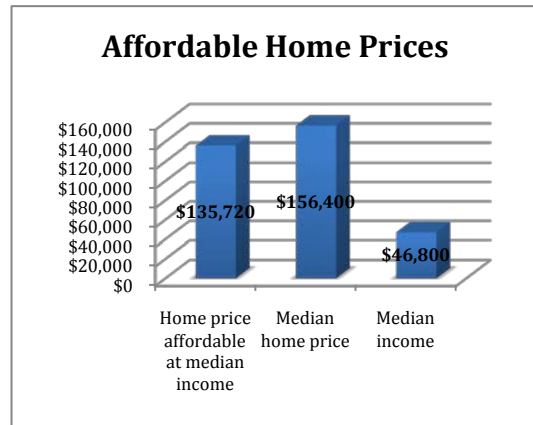
#### County Statistics

Household Population: No data  
 Median Annual Income: \$46,800  
 Cost Burdened Homeowners: 34%  
 Cost Burdened Renter Households: 36%  
 Poverty Rate: 18%  
 Number of Homeless Individuals: 23  
 Number of Homeless Families: 289

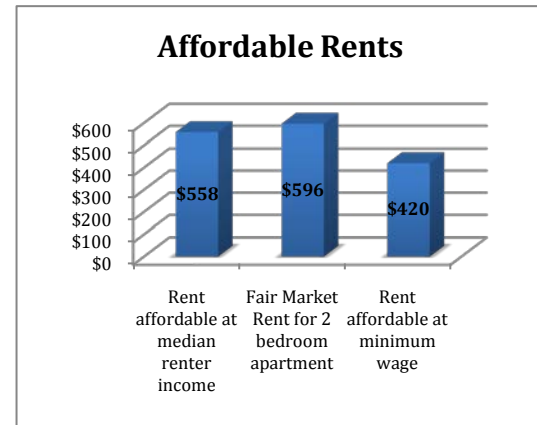
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 1  
 Total Homeownership Properties: 6  
 Total Multifamily Units: 2  
 Total Housing Trust Fund Investment: \$139,032  
 Total Federal, State, and Local Investment: \$762,241

### Need Indicators



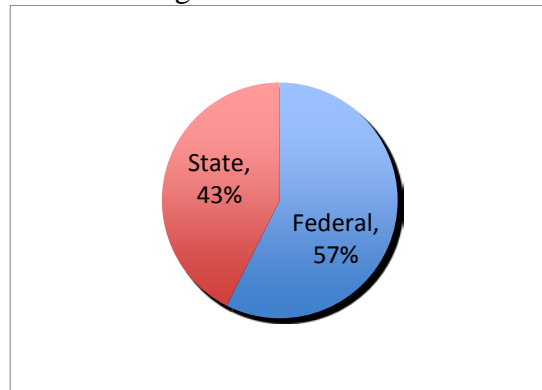
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

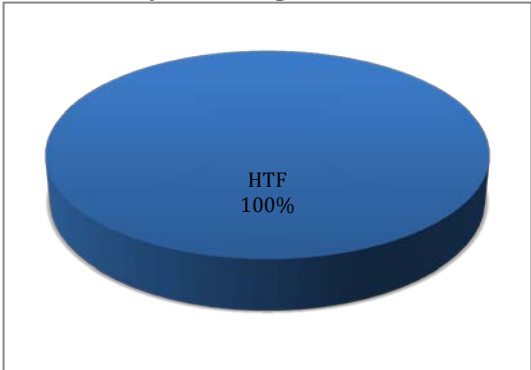
Total Funding 1999 – 2007



Federal:	\$437,754
State:	\$324,487
Local:	\$0

**Funding Sources and Activities**

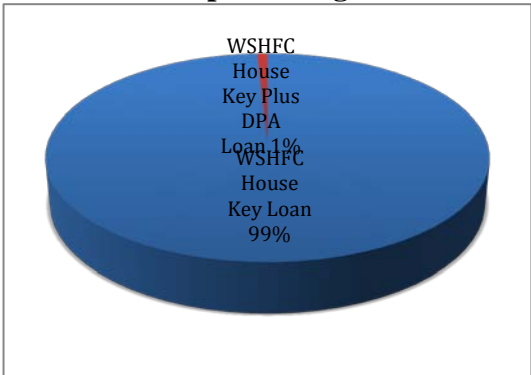
**Multifamily Funding**



**Funding Sources**

HTF:	\$139,032
Total units:	2

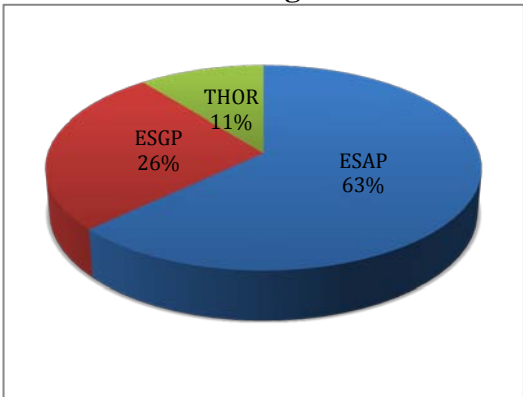
**Homeownership Funding**



**Funding Sources**

WSHFC House Key Loan:	\$368,240
WSHFC House Key Plus DPA Loan:	\$3,200
Total households served:	6

**Client-Based Funding**

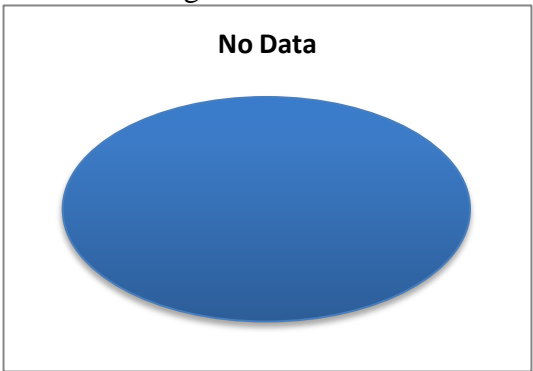


**Funding Sources**

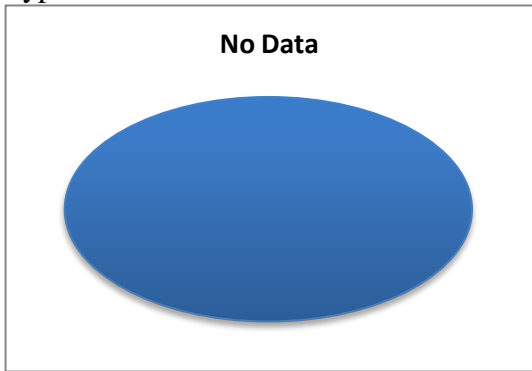
ESAP:	\$158,526
ESGP:	\$66,314
THOR:	\$26,929
Total clients served:	1,198

**Characteristics of Multifamily Properties**

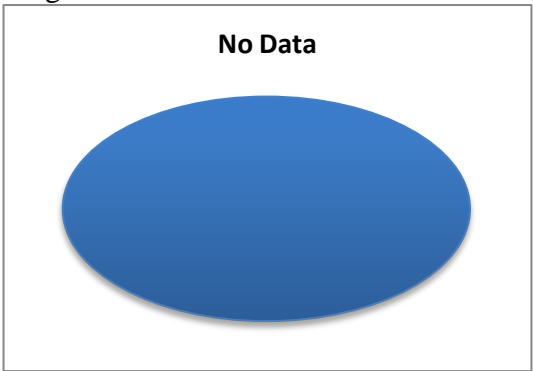
Use of Funding



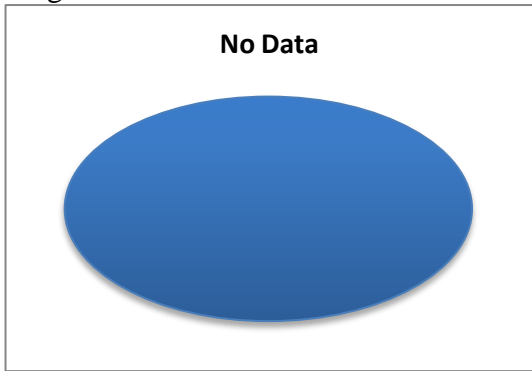
Type of Structure



Target Client



Target Income



## Pierce County

### County Profile

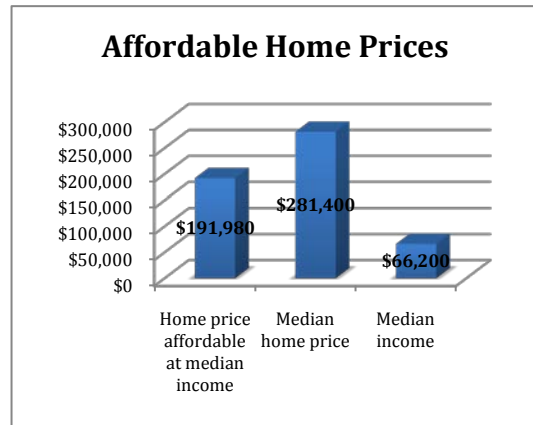
#### County Statistics

Household Population: 285,724  
 Median Annual Income: \$66,200  
 Cost Burdened Homeowners: 33%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 11%  
 Number of Homeless Individuals: 2937  
 Number of Homeless Families: 1112

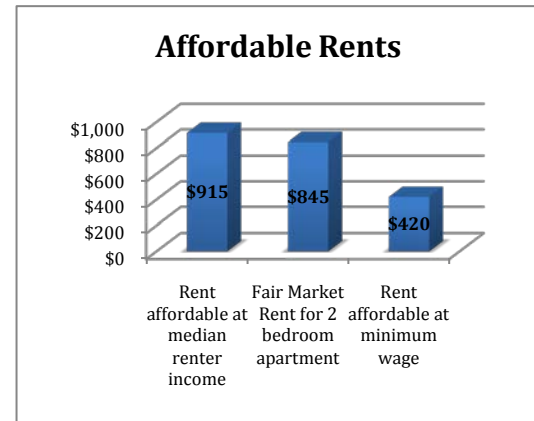
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 138  
 Total Homeownership Properties: 3,514  
 Total Multifamily Units: 4,863  
 Total Housing Trust Fund Investment: \$17,173,953  
 Total Federal, State, and Local Investment: \$715,722,028

### Need Indicators



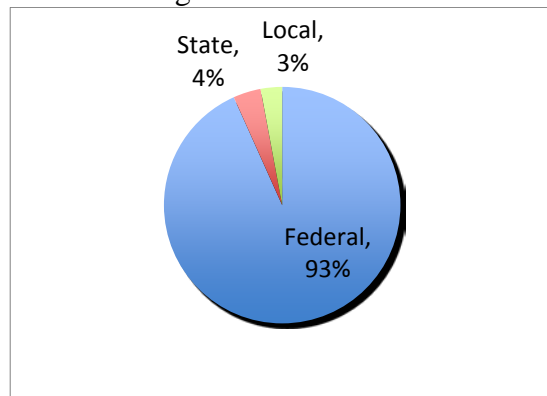
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

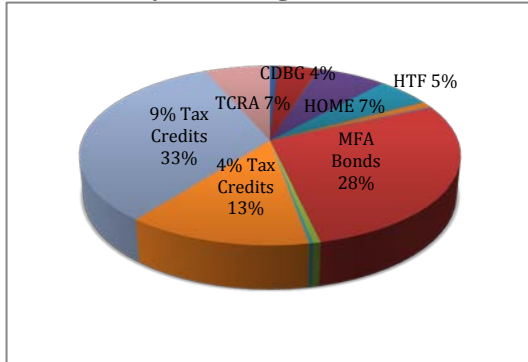
Total Funding 1999 – 2007



Federal:	\$598,064,783
State:	\$24,232,897
Local:	\$18,795,440

## Funding Sources and Activities

### Multifamily Funding

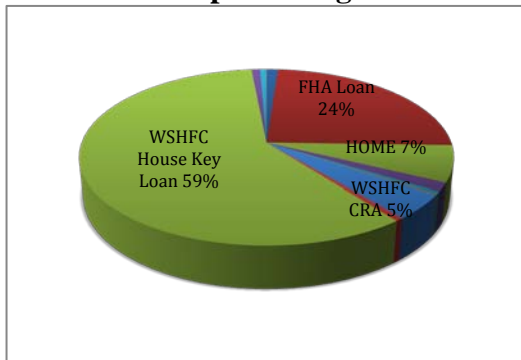


### Funding Sources

2060:	\$1,907,336
CDBG:	\$10,936,887
COM:	\$105,644
HOME:	\$18,249,137
HTF:	\$14,376,461
HUD:	\$2,815,770
McKinney:	\$553,000
MFA Bonds:	74,228,909
NPF Bonds:	\$1,498,500
Other:	\$64,398
Project-Based Section 8:	613,062
4% Tax Credits:	\$35,710,380
9% Tax Credits:	\$87,311,006
TCRA:	\$17,232,543

Total units: 4,863

### Homeownership Funding



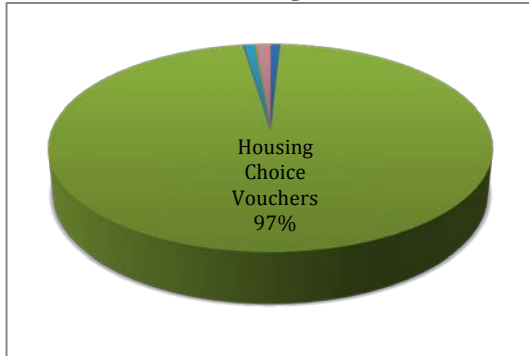
### Funding Sources

CDBG:	\$2,070,884
FHA Loan:	\$43,392,800
HOME:	\$11,929,014
HTF:	\$2,797,492
HUD 5-H Homeownership:	\$897,274
Section 8 Homeownership:	\$218,538
WSHFC CRA:	\$8,168,692
WSHFC Home Choice Loan:	\$1,059,399
WSHFC House Key Loan:	\$105,294,261
WSHFC House Key Mortgage Loan:	\$1,538,885
WSHFC House Key Plus DPA Loan:	\$1,108,573
WSHFC House Key Rural Loan:	\$39,831

Total households served: 3,514



### Client-Based Funding



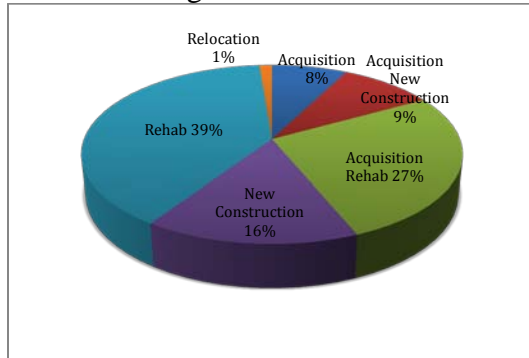
### Funding Sources

ESAP:	\$2,267,562
ESGP:	\$18,005
Housing Choice Vouchers:	\$262,865,660
MHRA:	\$310,602
Project-Based Section 8:	\$2,584,971
THOR:	\$698,435
USDA:	\$675,355
WFF:	\$2,169,365

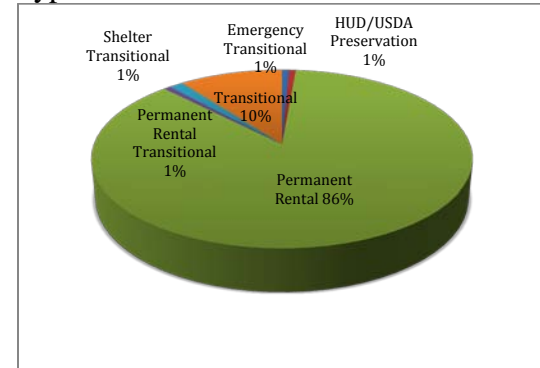
Total clients served: 66,189

### Characteristics of Multifamily Properties

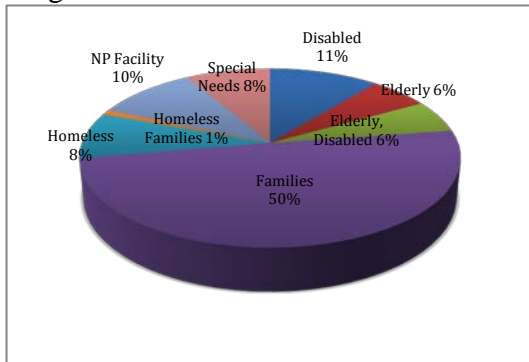
#### Use of Funding



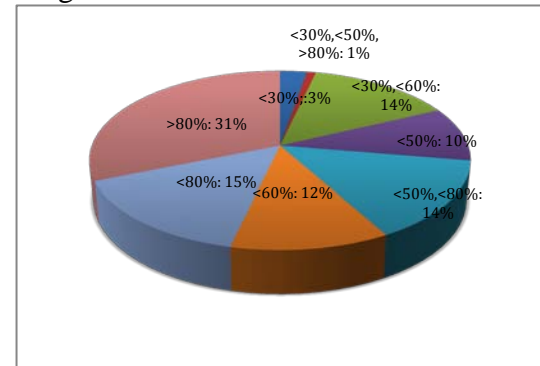
#### Type of Structure



#### Target Client



#### Target Income



## Case Study

### Pierce County

*Fircrest and Tacoma, WA*

### Project Open Door

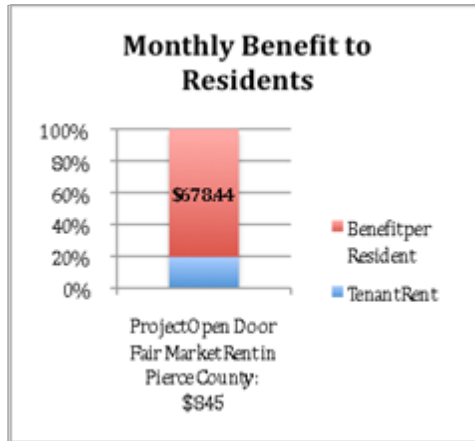
Project completion date: 2005

Number of units: 8

Number of people served: approx. 8

Total investment: \$200,000

Sponsors and funding sources: AIDS Housing Association of Tacoma, Pierce County AIDS Foundation, Pierce County Continuum of Care, Department of Housing and Urban Development, Washington State Housing Trust Fund



Project Open Door provides permanent housing and services to eight chronically homeless individuals living with AIDS. With a home in Tacoma and another in Fircrest, POD provides case management, life skills training, medical education, and nutritional support to improve quality of life. Residents pay less than 30% of income for rent.

## San Juan County

### County Profile

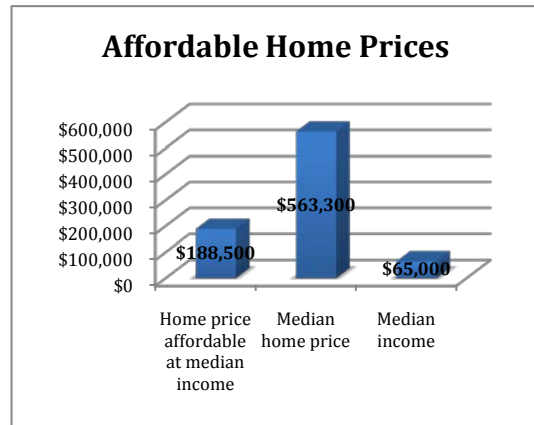
#### County Statistics

Household Population: No data  
 Median Annual Income: \$65,000  
 Cost Burdened Homeowners: 46%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 9%  
 Number of Homeless Individuals: 20  
 Number of Homeless Families: 20

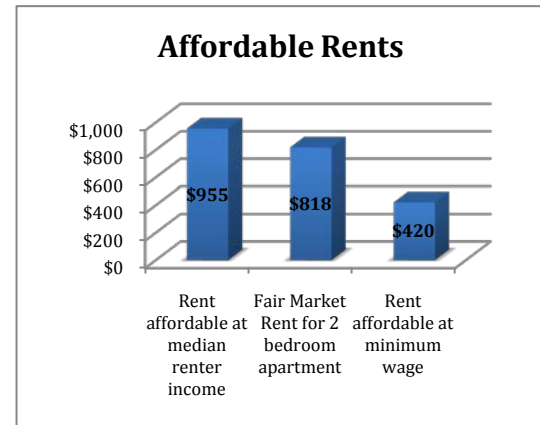
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 1  
 Total Homeownership Properties: 90  
 Total Multifamily Units: 7  
 Total Housing Trust Fund Investment: \$3,405,108  
 Total Federal, State, and Local Investment: \$4,664,085

### Need Indicators



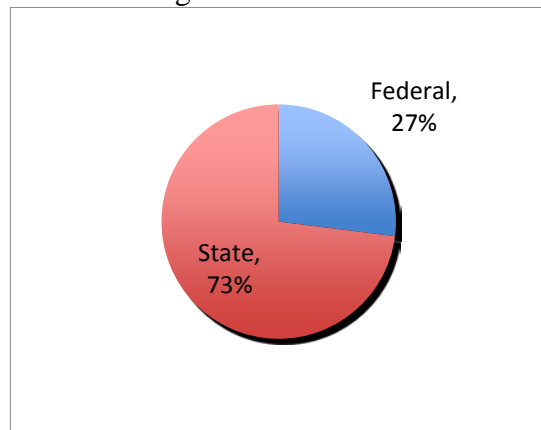
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

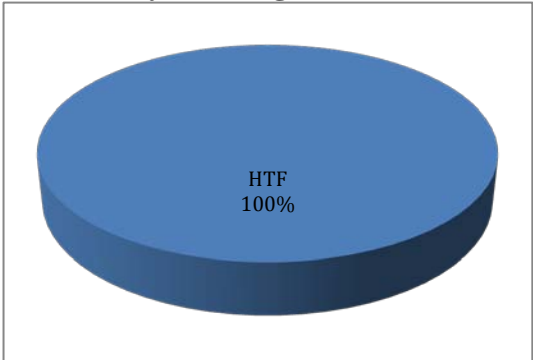
Total Funding 1999 – 2007



Federal:	\$1,258,977
State:	\$3,405,108
Local:	\$0

**Funding Sources and Activities**

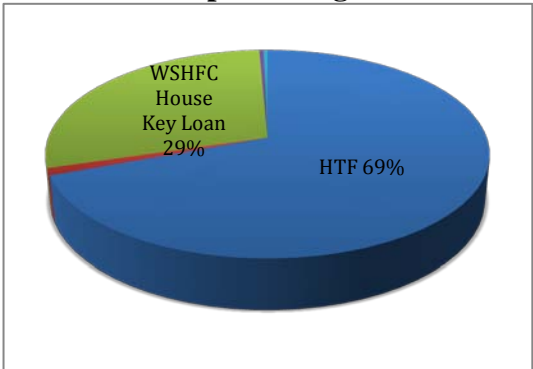
**Multifamily Funding**



**Funding Sources**

HTF:	\$568,643
Total units:	7

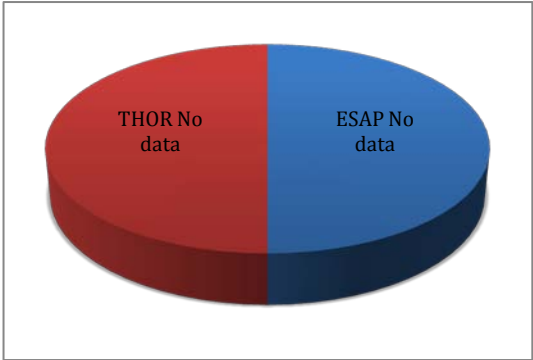
**Homeownership Funding**



**Funding Sources**

HTF:	\$2,836,465
WSHFC Home Choice Loan:	\$44,895
WSHFC House Key Loan:	\$1,185,654
WSHFC House Key Plus CLT Loan:	\$15,000
WSHFC House Key Rural Loan:	\$13,428
Total households served:	90

**Client-Based Funding**

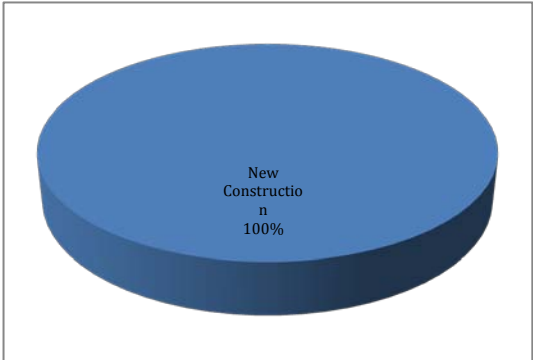


**Funding Sources**

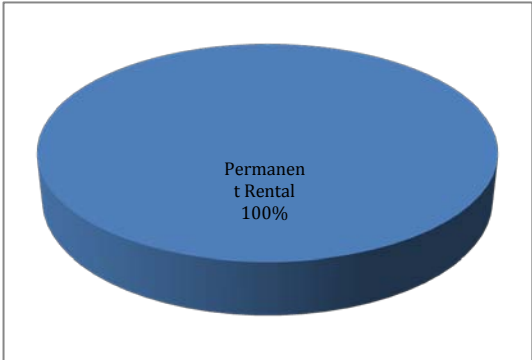
ESAP:	No amount provided
THOR:	No amount provided
Total clients served:	176

Characteristics of Multifamily Properties

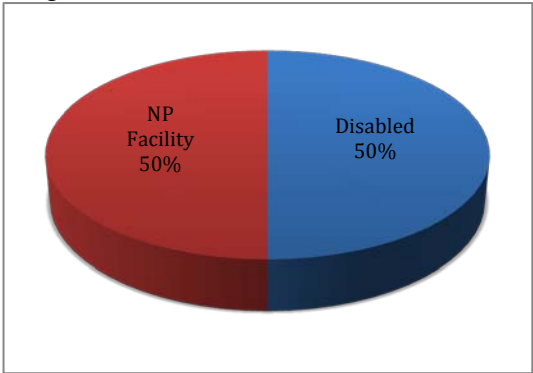
Use of Funding



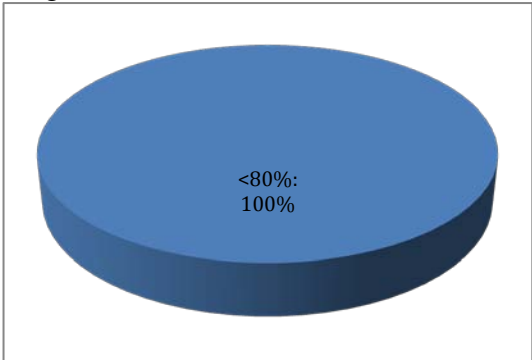
Type of Structure



Target Client



Target Income



## Case Study

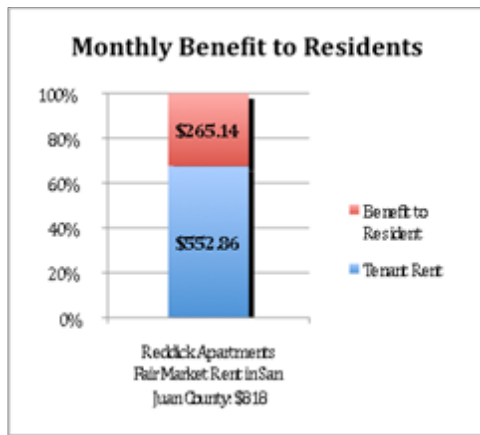
### San Juan County Eastsound, WA

#### Reddick Apartments

Number of units: 7

Number of people served: approx. 13

Sponsors and funding sources: Washington State Housing Trust Fund



The mixed-use development consists of four buildings; two reflect historic buildings which once stood on the property and the design preserves an old pear orchard and includes a community garden. Rental apartments range in size from 400 to 700 sq. ft. Rainwater runoff from the metal roofs is captured for flushing toilets. Marmoleum, a linseed-oil-based product, was used for flooring instead of more-toxic vinyl. Cabinets are mostly plywood instead of particleboard, which is made with formaldehyde.

*Photo courtesy of OPAL Community Land Trust*

## Skagit County

### County Profile

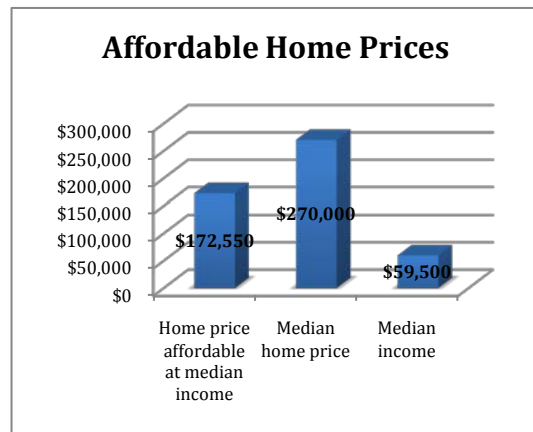
#### County Statistics

Household Population: 42,982  
 Median Annual Income: \$59,500  
 Cost Burdened Homeowners: 35%  
 Cost Burdened Renter Households: 42%  
 Poverty Rate: 14%  
 Number of Homeless Individuals: 632  
 Number of Homeless Families: 1,190

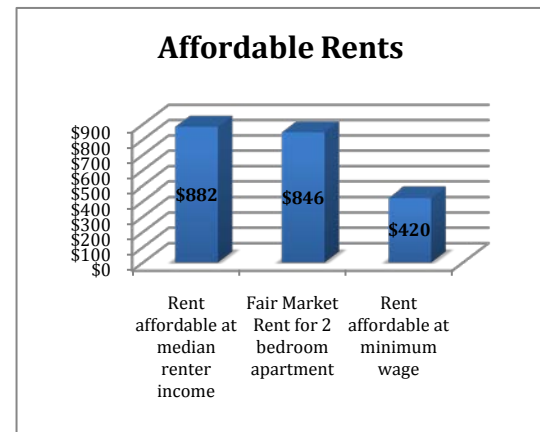
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 133  
 Total Homeownership Properties: 576  
 Total Multifamily Units: 1,005  
 Total Housing Trust Fund Investment: \$7,385,174  
 Total Federal, State, and Local Investment: \$284,104,473

### Need Indicators



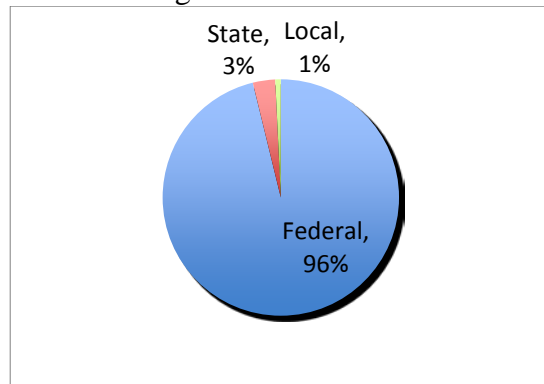
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

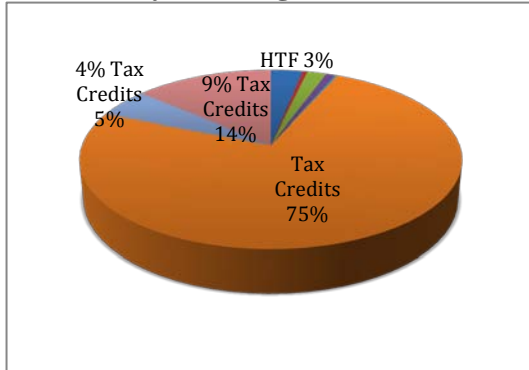
Total Funding 1999 – 2007



Federal:	\$269,023,827
State:	\$8,550,631
Local:	\$2,115,015

## Funding Sources and Activities

### Multifamily Funding

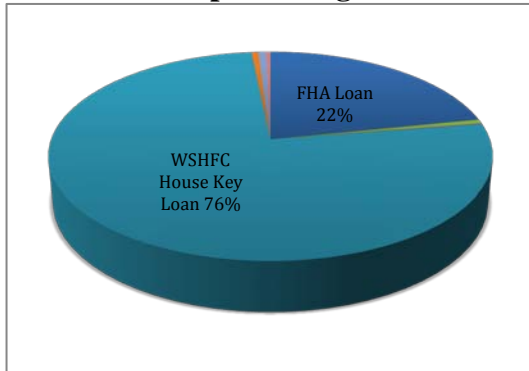


### Funding Sources

HTF:	\$7,385,174
HUD:	\$1,080,000
MFA Bonds:	\$4,415,000
NPF Bonds:	\$2,115,015
Project-Based Section 8:	\$504,000
Tax Credits:	\$174,250,000
4% Tax Credits:	\$12,201,495
9% Tax Credits:	\$32,002,186

Total units: 1,005

### Homeownership Funding

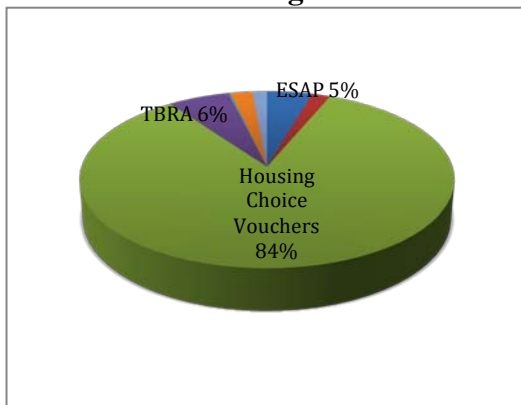


### Funding Sources

FHA Loan:	\$7,881,300
HTF:	No data provided
WSHFC CRA:	\$234,521
WSHFC Home Choice Loan:	\$45,000
WSHFC House Key Loan:	\$27,446,251
WSHFC House Key Mortgage Loan:	\$203,510
WSHFC House Key Plus DPA Loan:	\$240,081
WSHFC House Key Rural Loan:	\$137,472

Total households served: 133

### Client-Based Funding



### Funding Sources

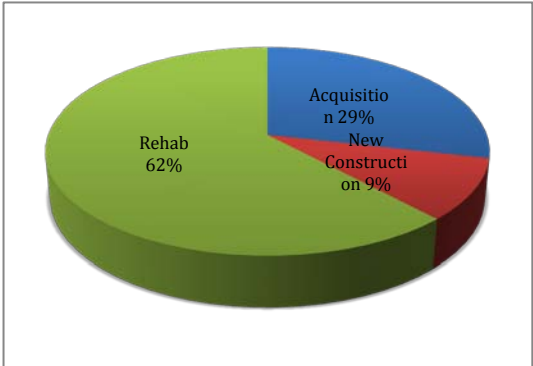
ESAP:	\$626,456
ESGP:	\$252,649
Housing Choice Vouchers:	\$11,700,000
TBRA:	\$845,362
THOR:	\$30,501
WFF:	\$308,000
YOS:	\$200,500

Total clients served: 14,135

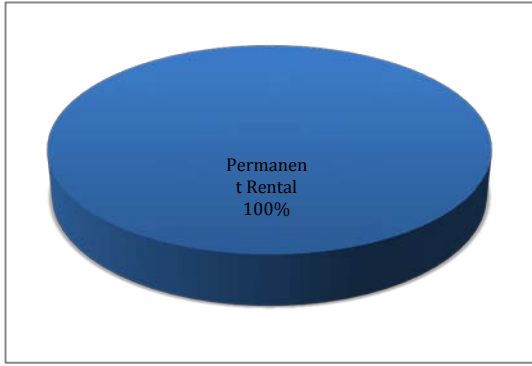


Characteristics of Multifamily Properties

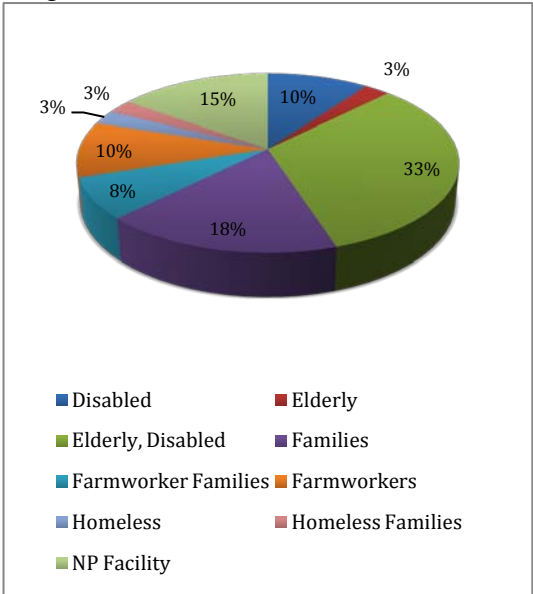
Use of Funding



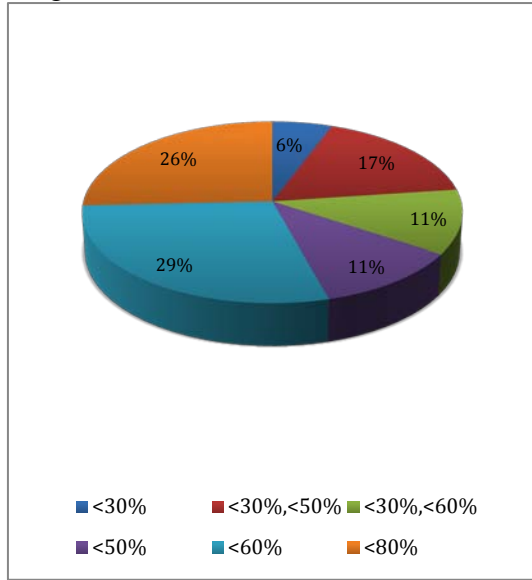
Type of Structure



Target Client



Target Income



## Case Study

### Skagit County Anacortes, WA

#### Wilson Hotel

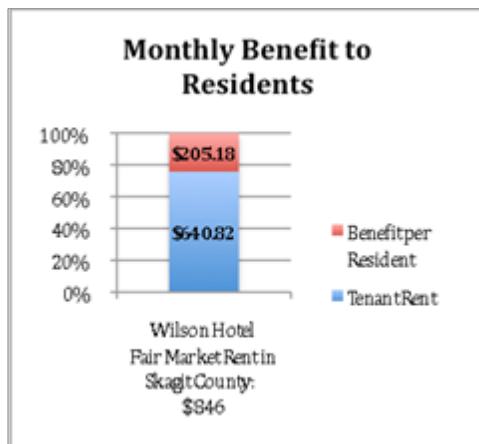
Project completion date: 2007

Number of units: 25

Number of people served: approx. 35

Total investment: \$6,142,000

Sponsors and funding sources: Housing Authority of The City of Anacortes, Washington State Housing Trust Fund, Low Income Housing Tax Credits (HUD), Historic Rehabilitation Tax Credits, City of Anacortes Community Development Block Grant, Skagit County 2060, Federal Home Loan Bank, and Impact Capital



This rehabilitation project in historic downtown Anacortes was the winner of the 2007 Washington State Historic Preservation Award for Outstanding Achievement in Historic Preservation. Prior to the renovation, the ground floor was used for retail spaces while the upper floors had been vacant since the 1980s. The upper floors have now been converted into housing for low income and disabled workers, bringing new vitality to downtown Anacortes and providing housing to an important sector of the workforce. Residents pay less than 30% of income toward rent.

*Photo courtesy of Marpac Construction*

## Skamania County

### County Profile

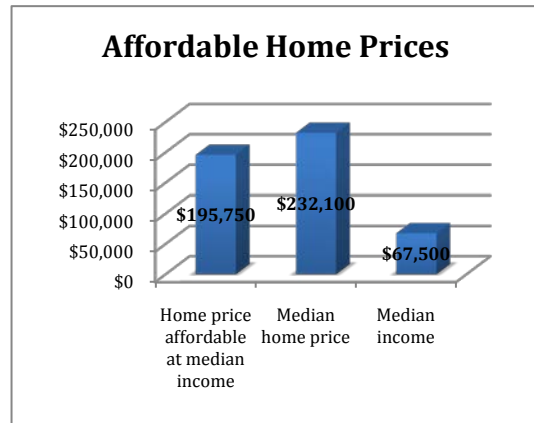
#### County Statistics

Household Population: No data  
 Median Annual Income: \$67,500  
 Cost Burdened Homeowners: 30%  
 Cost Burdened Renter Households: 40%  
 Poverty Rate: 10%  
 Number of Homeless Individuals: 16  
 Number of Homeless Families: 0

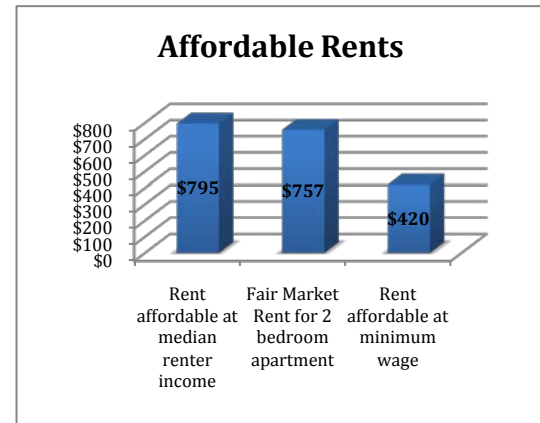
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 3  
 Total Homeownership Properties: 3  
 Total Multifamily Units: 23  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$3,976,649

### Need Indicators



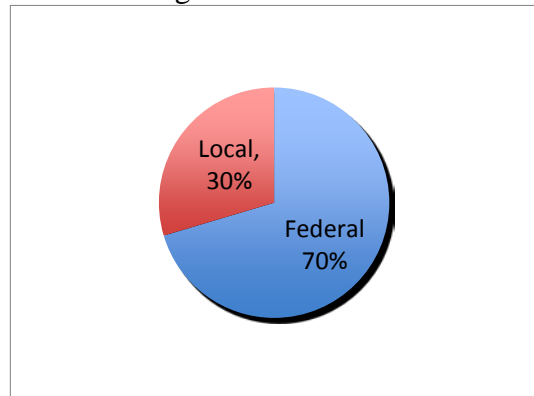
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

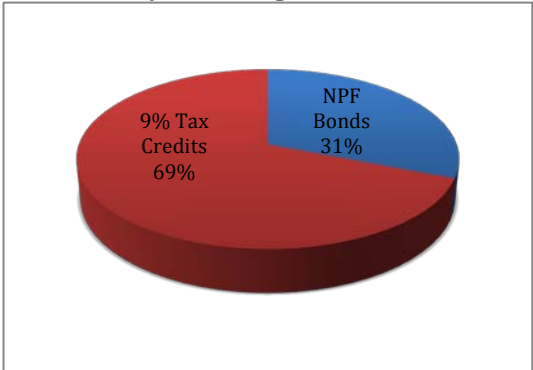
Total Funding 1999 – 2007



Federal:	\$2,799,211
State:	\$1,177,438
Local:	\$0

**Funding Sources and Activities**

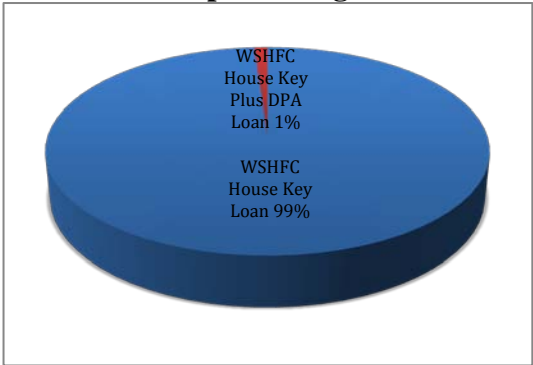
**Multifamily Funding**



**Funding Sources**

NPF Bonds:	\$1,177,438
9% Tax Credits:	\$2,620,601
Total units:	23

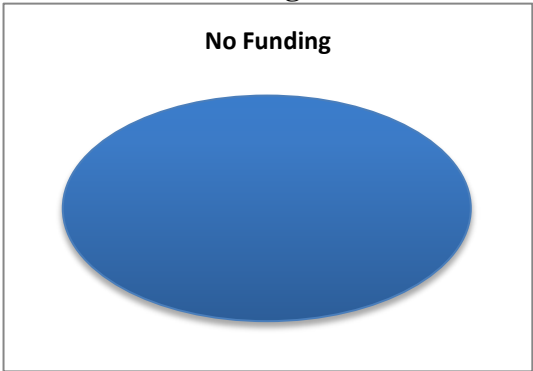
**Homeownership Funding**



**Funding Sources**

WSHFC House Key Loan:	\$176,610
WSHFC House Key Plus DPA Loan:	\$2,000
Total households served:	3

**Client-Based Funding**

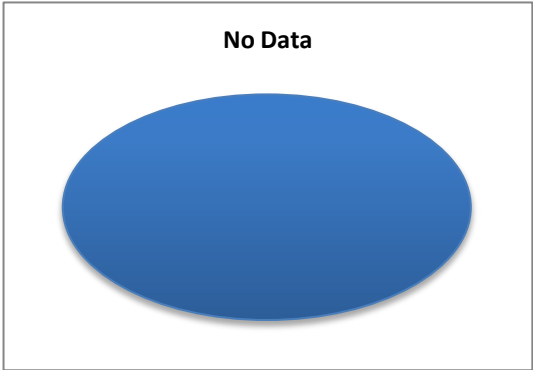


**Funding Sources**

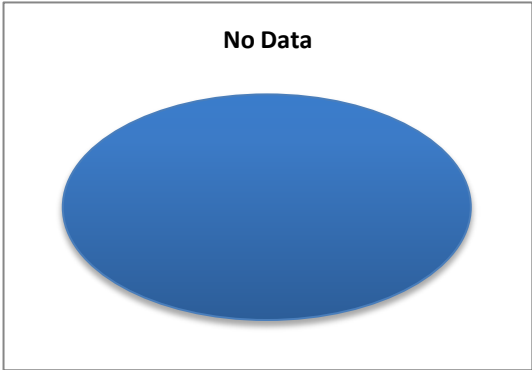
Funding:	\$0
Total clients served:	0

Characteristics of Multifamily Properties

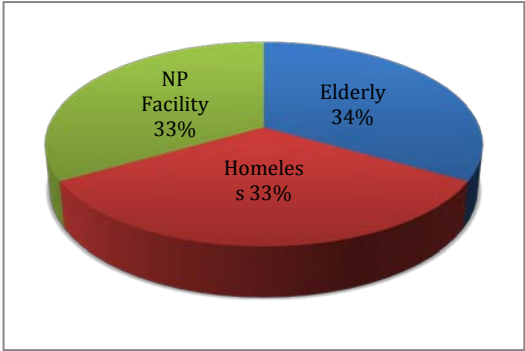
Use of Funding



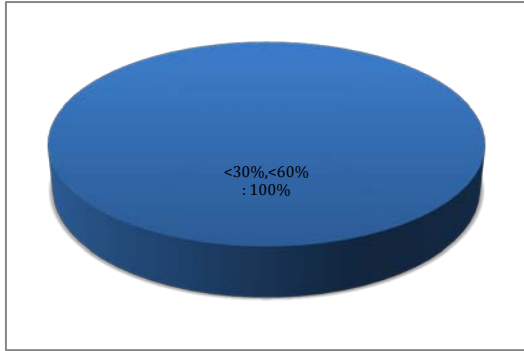
Type of Structure



Target Client



Target Income



## Case Study

### Skamania County North Bonneville, WA

#### Hamilton Park

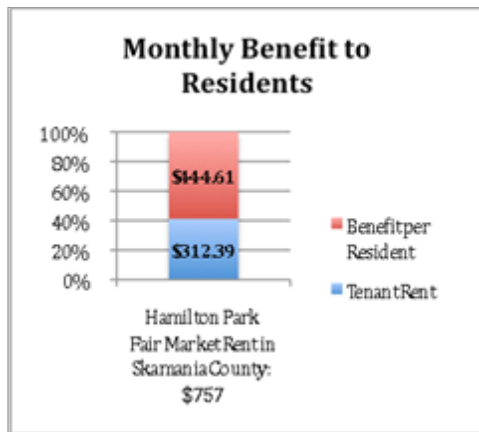
Project completion date: 2004

Number of units: 24

Number of people served: approx. 35

Total investment: \$3,800,000

Sponsors and funding sources: Columbia Cascade Housing Corporation, Mid-Columbia Housing Agency, and Washington Housing Trust Fund, Impact Capital



Located near services and walking trails, Hamilton Park provides affordable housing for seniors in a small rural community. Residents pay no more than 30% of their income for rent. The building design was influenced by typical Northwest lodges and the apartments enjoy views of the natural scenery. The development has an on-site manager, as well as a part-time resident services coordinator who monitors tenant service needs regarding health, nutrition, mobility and general well-being. Tenants also have access to medical assistance, home health care services, meal deliveries and transportation.

*Photo courtesy of Ankrom Moisan Associated Architects*

## Snohomish County

### County Profile

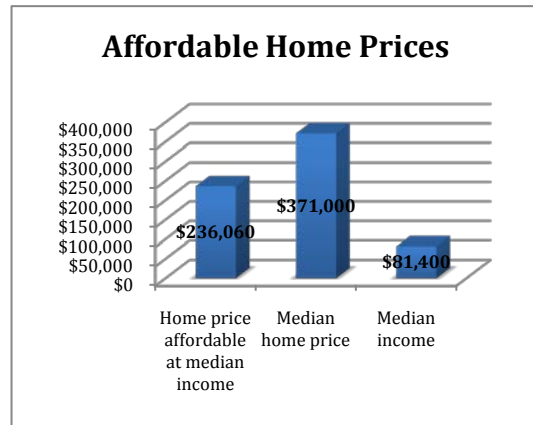
#### County Statistics

Household Population: 255,031  
 Median Annual Income: \$81,400  
 Cost Burdened Homeowners: 33%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 8%  
 Number of Homeless Individuals: 4,146  
 Number of Homeless Families: 1,310

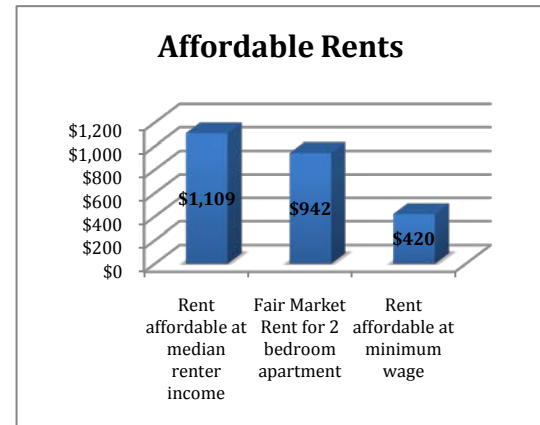
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 89  
 Total Homeownership Properties: 1,737  
 Total Multifamily Units: 3,946  
 Total Housing Trust Fund Investment: \$10,497,829  
 Total Federal, State, and Local Investment: \$536,672,671

### Need Indicators



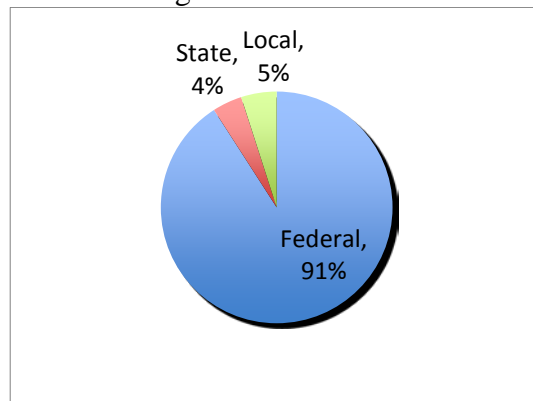
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

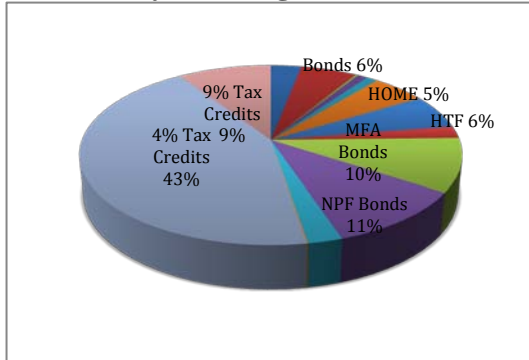
Total Funding 1999 – 2007



Federal:	\$473,952,828
State:	\$21,595,104
Local:	\$25,869,739

## Funding Sources and Activities

### Multifamily Funding

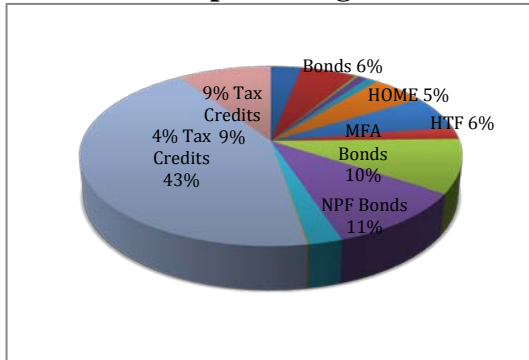


### Funding Sources

2060:	\$4,806,885
Bonds:	\$8,829,000
CDBG:	\$430,000
Equity:	\$1,580,000
Everett Housing Authority:	\$1,739,700
HOME:	\$8,507,884
HTF:	\$9,747,829
HUD:	\$3,413,084
MFA Bonds:	\$15,255,000
NPF Bonds:	\$16,854,288
Project-Based Section 8:	\$3,969,345
Sound Families:	\$150,000
4% Tax Credits:	\$68,687,846
9% Tax Credits:	\$14,677,375

Total units: 3,946

### Homeownership Funding



### Funding Sources

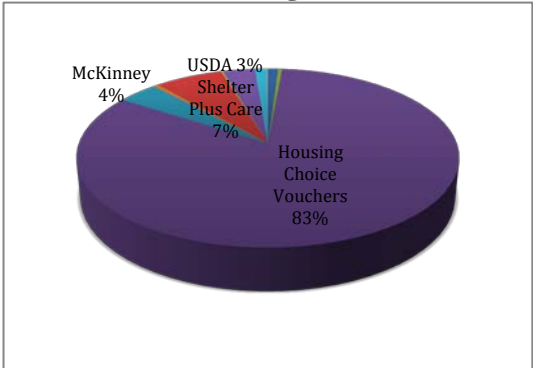
2060:	\$38,852
CDBG:	\$280,000
FHA Loan:	\$8,220,800
HOME:	\$1,310,552
HTF:	\$750,000
WSHFC CRA:	\$1,963,556
WSHFC Home Choice Loan:	\$578,732
WSHFC House Key ARCH Loan:	\$28,320
WSHFC House Key Loan:	\$143,771,941
WSHFC House Key Mortgage Loan:	\$1,228,051
WSHFC House Key Plus DPA Loan:	\$952,398
WSHFC House Key Rural Loan:	\$296,915
WSHFC House Key School Loan:	\$18,735
WSHFC House Key Veterans Loan:	\$18,735

Total households served: 1,737



**Funding Sources and Activities**

**Client-Based Funding**

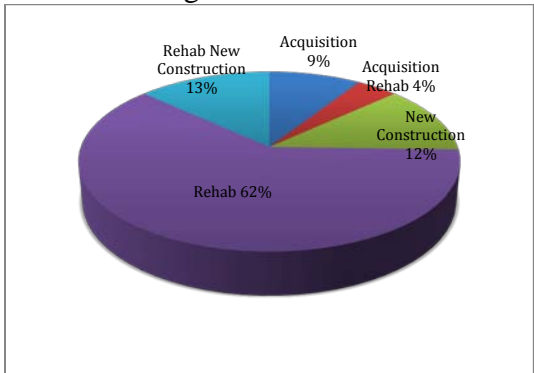


**Funding Sources**

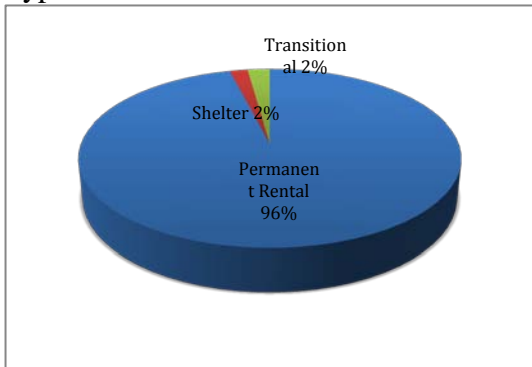
ESAP:	\$2,162,184
ESGP:	62,457
HOPWA:	\$867,094
Housing Choice Vouchers:	\$180,819,688
McKinney:	\$8,840,011
MHRA:	\$952,513
Other:	\$36,451
Shelter Plus Care:	\$14,708,279
THOR:	\$344,241
USDA:	\$6,981,331
WFF:	\$2,602,100
YOS:	\$190,500
Total clients served:	9,928

Characteristics of Multifamily Properties

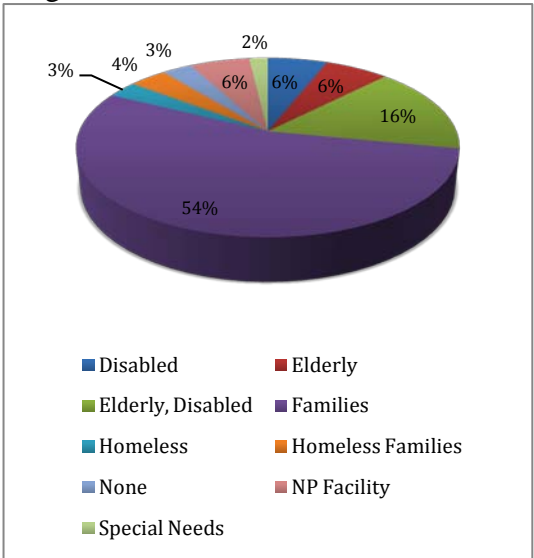
Use of Funding



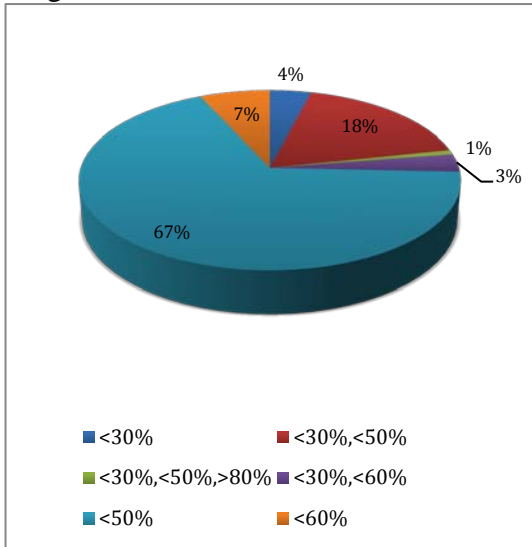
Type of Structure



Target Client



Target Income



## Case Study

### Snohomish County Lynnwood, WA

#### Kingsbury East and Squire Mobile Home Parks

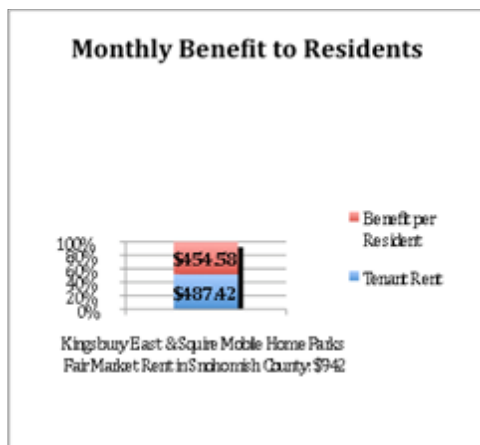
Project completion date: 2007

Number of units:

Number of people served: approx. 100

Total investment: \$9,000,000

Sponsors and funding sources: Housing Authority of Snohomish County, Washington  
State Housing Trust Fund



In 2007, residents of the Kingsbury East and Squire Mobile Home Parks worked with local and state governments and agencies to save the parks from being converted into a condominium development. By purchasing the parks from its owner, the Housing Authority of Snohomish County will be able to ensure that this affordable housing option for senior citizens exists for many years.

*Photo Courtesy of Washington State Housing Finance Committee*

## Spokane County

### County Profile

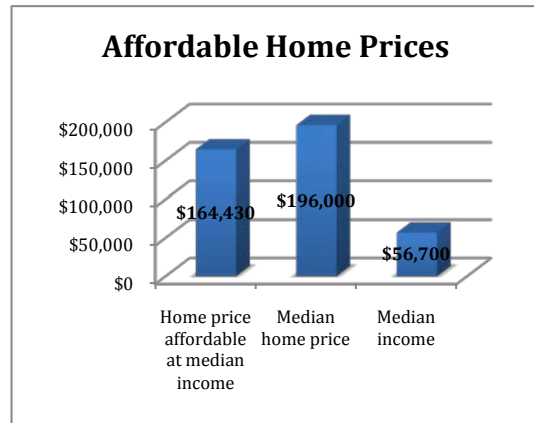
#### County Statistics

Household Population: 178,952  
 Median Annual Income: \$56,700  
 Cost Burdened Homeowners: 29%  
 Cost Burdened Renter Households: 41%  
 Poverty Rate: 14%  
 Number of Homeless Individuals: 3,896  
 Number of Homeless Families: 679

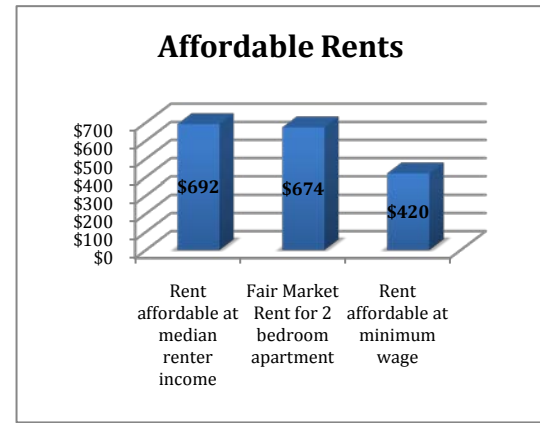
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 143  
 Total Homeownership Properties: 2,669  
 Total Multifamily Units: 3,598  
 Total Housing Trust Fund Investment: \$26,260,364  
 Total Federal, State, and Local Investment: \$564,354,681

### Need Indicators



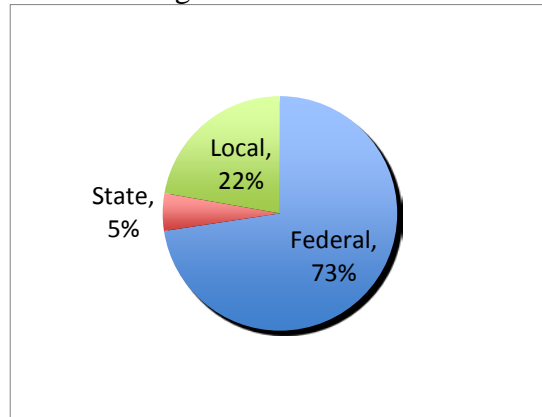
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

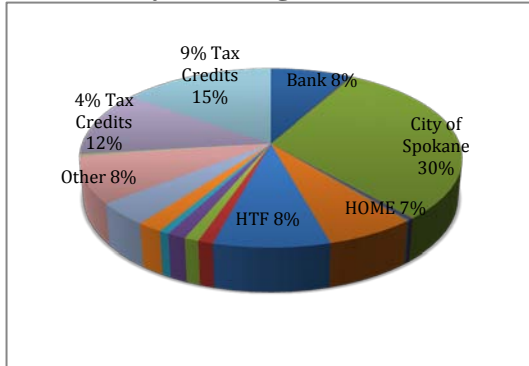
Total Funding 1999 – 2007



Federal:	\$424,684,481
State:	\$30,242,007
Local:	\$130,058,193

## Funding Sources and Activities

### Multifamily Funding

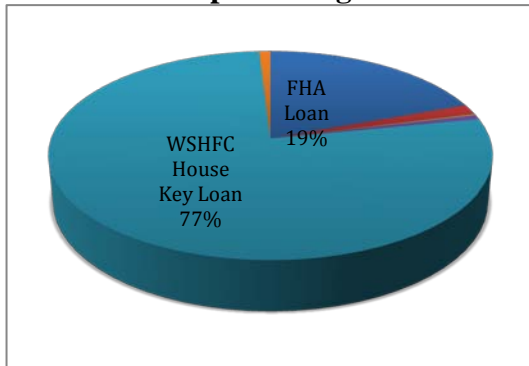


### Funding Sources

Bank:	\$20,339,412
CDBG:	\$242,260
City of Spokane:	\$76,546,951
DHSP:	\$782,219
FHLB:	\$463,500
HOME:	\$16,608,610
HTF:	\$21,320,145
HUD:	\$2,748,640
HUD 202/811:	\$2,664,895
LIHTC:	\$3,400,000
McKinney:	\$1,833,642
MFA Bonds:	4,700,000
NPF Bonds:	\$10,251,645
Other:	\$21,210,312
SNAP:	\$927,654
4% Tax Credits:	\$29,491,498
9% Tax Credits:	\$38,088,381

Total units: 3,598

### Homeownership Funding



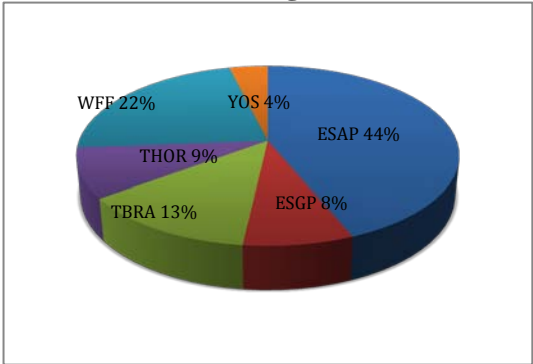
### Funding Sources

FHA Loan:	\$59,598,200
HTF:	\$4,940,219
WSHFC CRA:	\$445,550
WSHFC Home Choice Loan:	\$2,220,335
WSHFC House Key Loan:	\$237,315,925
WSHFC House Key Plus DPA Loan:	\$2,907,992
WSHFC House Key Rural Loan:	\$30,350
WSHFC House Key School Loan:	\$9,355
WSHFC House Key Veterans Loan:	\$9,355

Total households served: 2,669

**Funding Sources and Activities**

**Client-Based Funding**



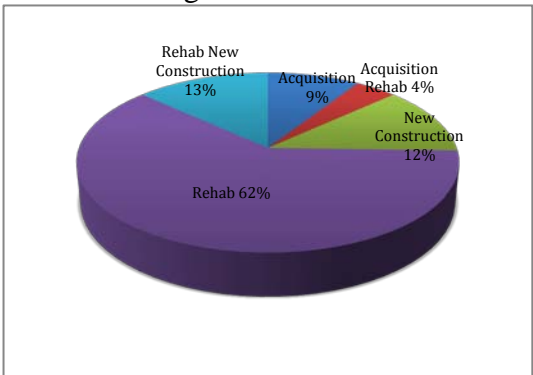
**Funding Sources**

ESAP:	\$2,302,272
ESGP:	\$420,023
TBRA:	\$685,970
THOR:	\$470,507
WFF:	\$1,178,364
YOS:	\$200,500

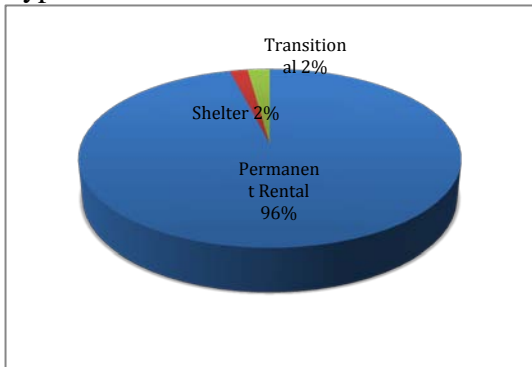
Total clients served: 90,224

Characteristics of Multifamily Properties

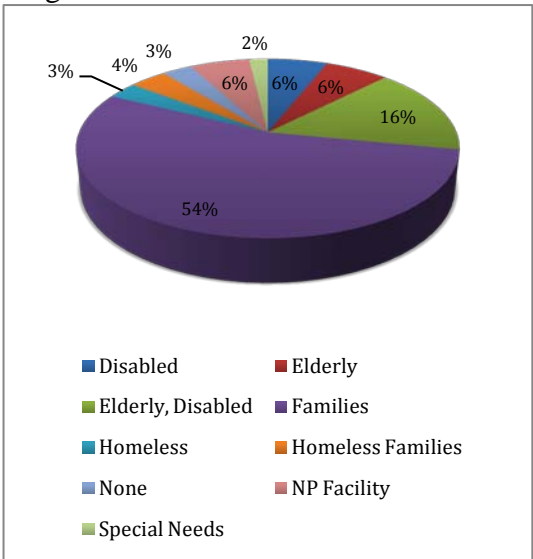
Use of Funding



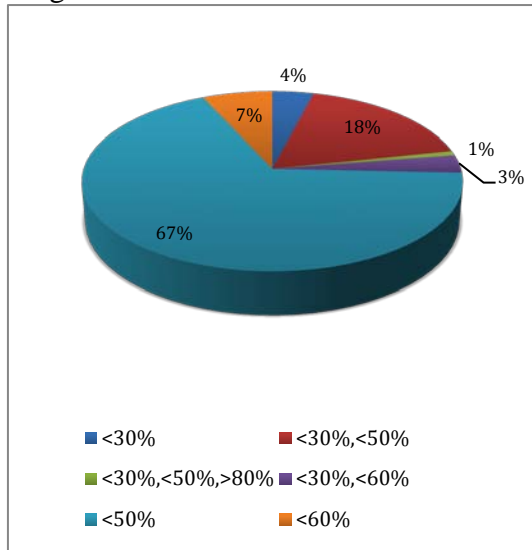
Type of Structure



Target Client



Target Income



## Case Study

### Spokane County Spokane, WA

#### Bernadette Place

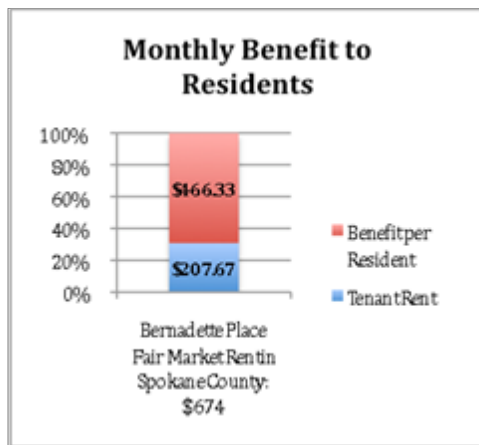
Project completion date:

Number of units: 6

Number of people served: 12

Total investment:

Sponsors and funding sources:



Bernadette Place offers a supportive living environment for developmentally disabled adult women. A trained staff is available to residents 24 hours a day, and many opportunities are available to residents like barbecues, visits from a therapy dog, and basketball teams. Bernadette Place offers duplex units with private bedrooms and shared living room, kitchen, and bathroom.

*Photo courtesy of aptfinder.org*



## Stevens County

### County Profile

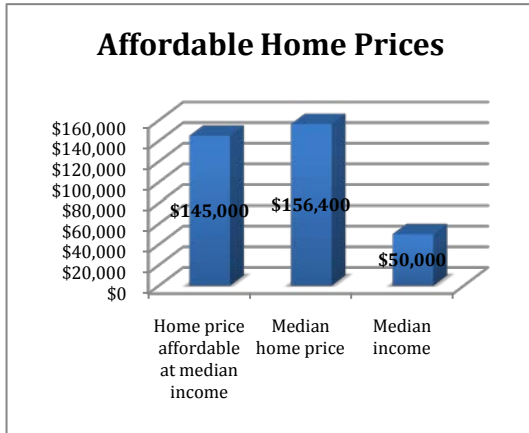
#### County Statistics

Household Population: 15,459  
 Median Annual Income: \$50,000  
 Cost Burdened Homeowners: 32%  
 Cost Burdened Renter Households: 38%  
 Poverty Rate: 16%  
 Number of Homeless Individuals: 12  
 Number of Homeless Families: 94

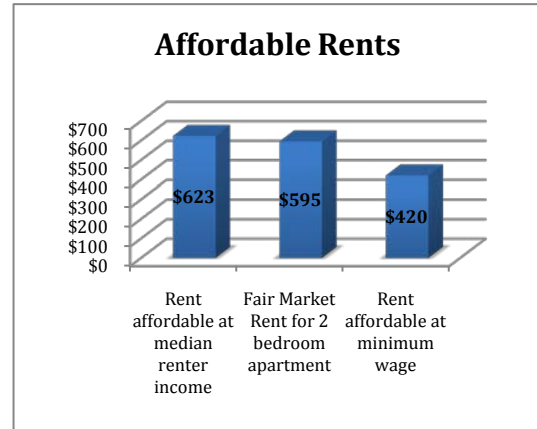
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 2  
 Total Homeownership Properties: 197  
 Total Multifamily Units: 34  
 Total Housing Trust Fund Investment: \$1,078,064  
 Total Federal, State, and Local Investment: \$12,883,625

### Need Indicators



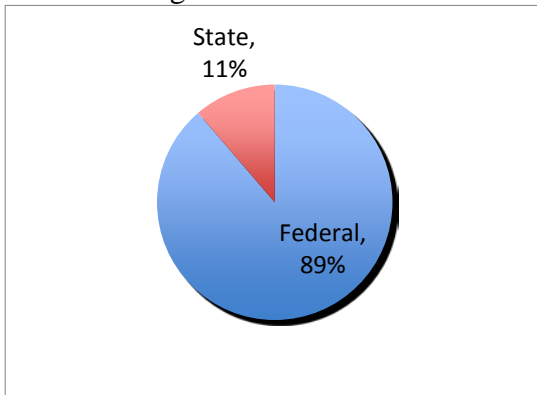
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

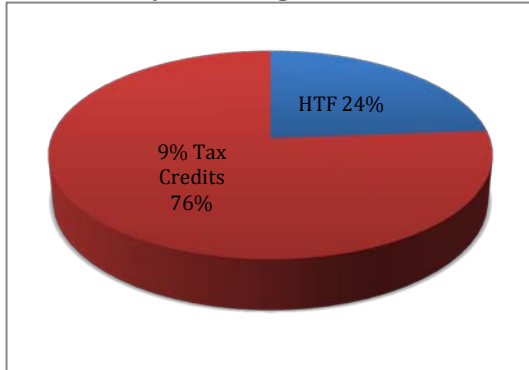
Total Funding 1999 – 2007



Federal:	\$11,430,010
State:	\$1,453,615
Local:	\$0

## Funding Sources and Activities

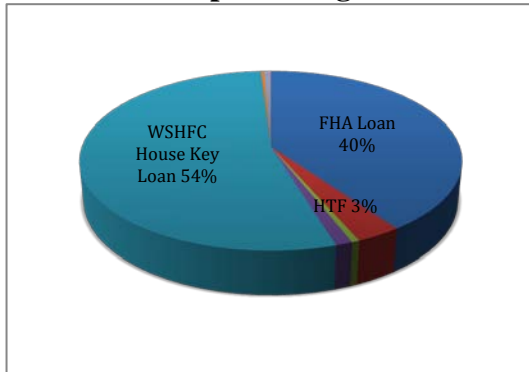
### Multifamily Funding



### Funding Sources

HTF:	\$778,064
9% Tax Credits:	\$2,485,995
Total units:	34

### Homeownership Funding

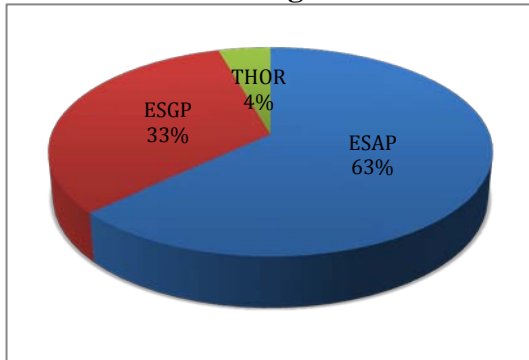


### Funding Sources

FHA Loan:	\$3,641,000
HTF:	\$300,000
WSHFC CRA:	\$50,213
WSHFC Home Choice Loan:	\$112,754
WSHFC House Key Loan:	\$4,871,477
WSHFC House Key Plus DPA Loan:	\$28,902
WSHFC House Key Rural Loan:	\$43,442

Total households served: 197

### Client-Based Funding



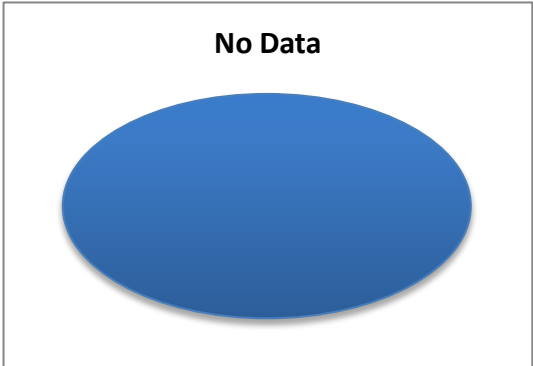
### Funding Sources

ESAP:	\$350,778
ESGP:	\$180,827
THOR:	\$24,773

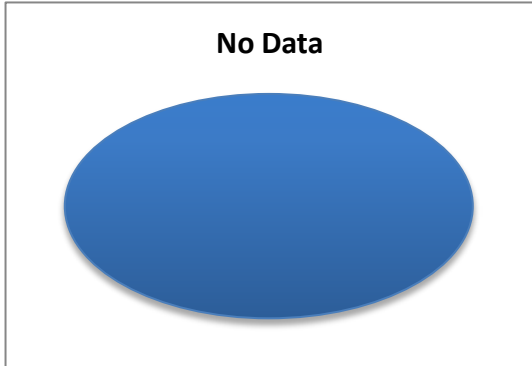
Total clients served: 4,666

**Characteristics of Multifamily Properties**

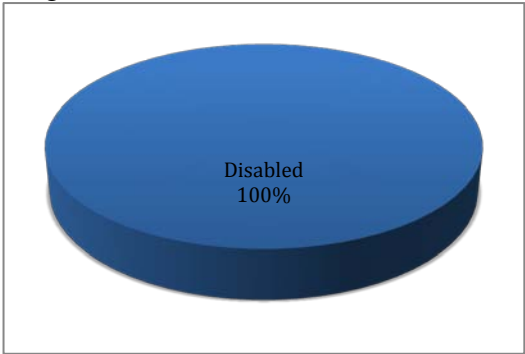
Use of Funding



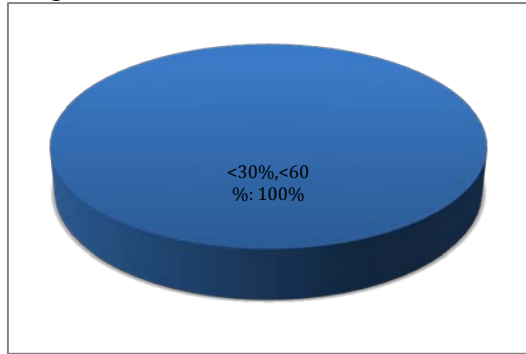
Type of Structure



Target Client



Target Income



## Thurston County

### County Profile

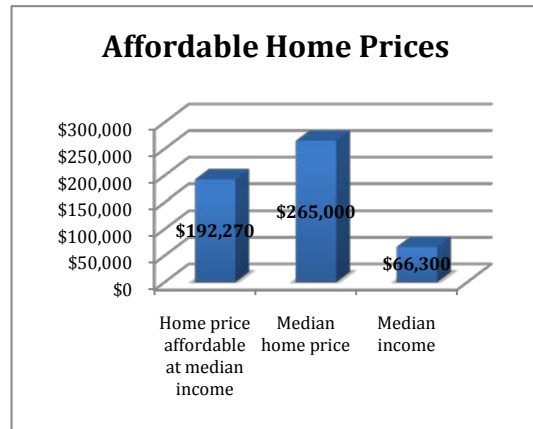
#### County Statistics

Household Population: 91,918  
 Median Annual Income: \$66,300  
 Cost Burdened Homeowners: 28%  
 Cost Burdened Renter Households: 40%  
 Poverty Rate: 11%  
 Number of Homeless Individuals: 1213  
 Number of Homeless Families: 273

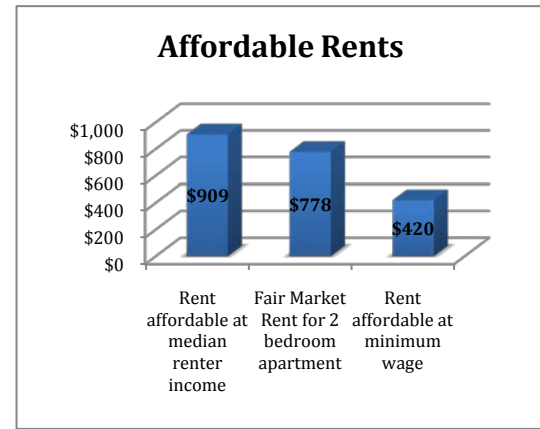
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 26  
 Total Homeownership Properties: 295  
 Total Multifamily Units: 790  
 Total Housing Trust Fund Investment: \$5,729,800  
 Total Federal, State, and Local Investment: \$107,572,822

### Need Indicators



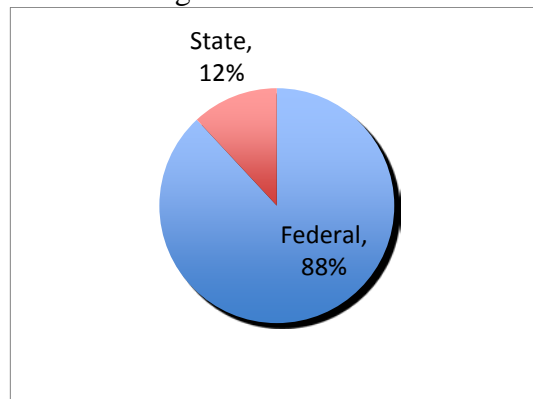
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

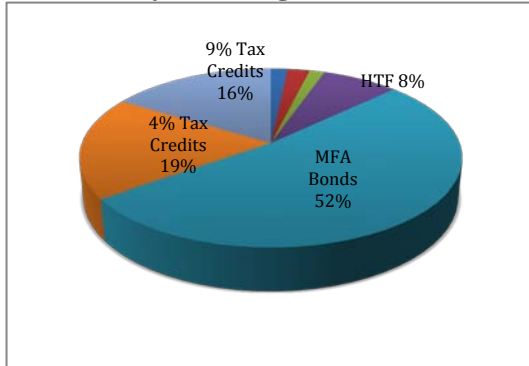
Total Funding 1999 – 2007



Federal:	\$65,495,313
State:	\$8,872,509
Local:	\$0

## Funding Sources and Activities

### Multifamily Funding

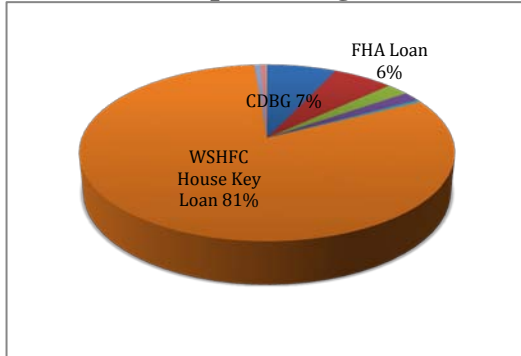


### Funding Sources

2060:	\$1,072,456
CDBG:	\$1,376,601
HOME:	\$932,198
HTF:	\$4,814,746
MFA Bonds:	\$33,205,000
4% Tax Credits:	\$11,794,694
9% Tax Credits:	\$10,360,880

Total units: 790

### Homeownership Funding

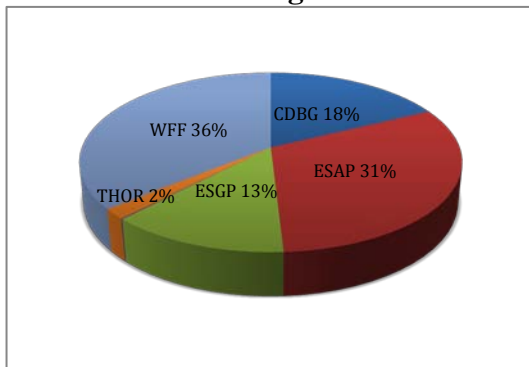


### Funding Sources

CDBG:	\$2,881,477
FHA Loan:	\$2,487,500
HTF:	\$915,054
WSHFC CRA:	\$709,241
WSHFC Home Choice Loan:	\$182,298
WSHFC House Key Loan:	\$33,335,086
WSHFC House Key Mortgage Loan:	\$219,950
WSHFC House Key Plus DPA Loan:	\$277,017
WSHFC House Key Rural Loan:	\$18,069

Total households served: 295

### Client-Based Funding



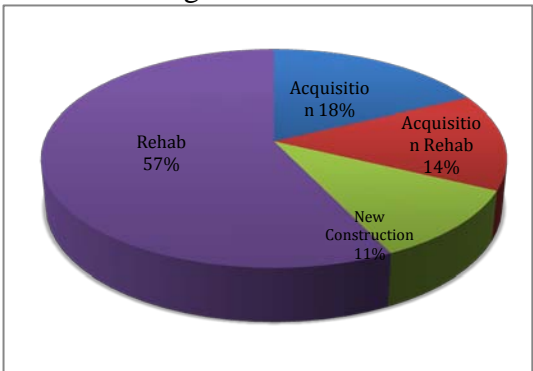
### Funding Sources

CDBG:	\$528,600
ESAP:	\$939,404
ESGP:	\$391,703
MHRA:	\$3,825
TBRA:	No amount provided
THOR:	\$54,458
WFF:	\$1,072,566.00

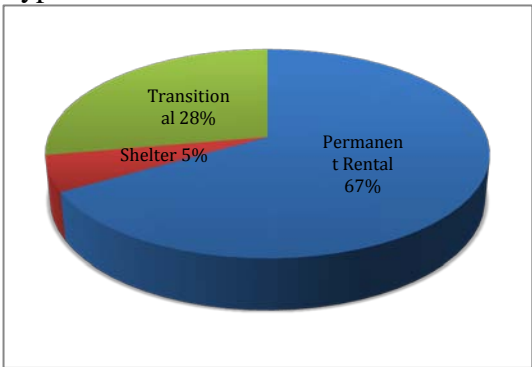
Total clients served: 22,713

Characteristics of Multifamily Properties

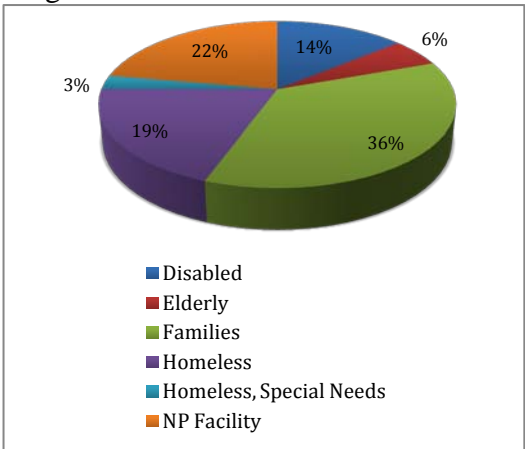
Use of Funding



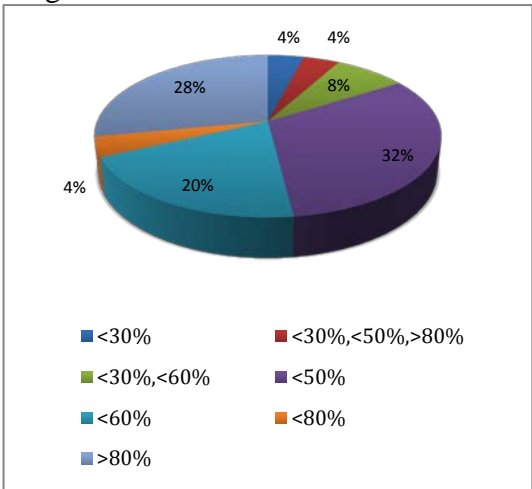
Type of Structure



Target Client



Target Income



## Case Study

### Thurston County Olympia, WA

#### Evergreen Vista II

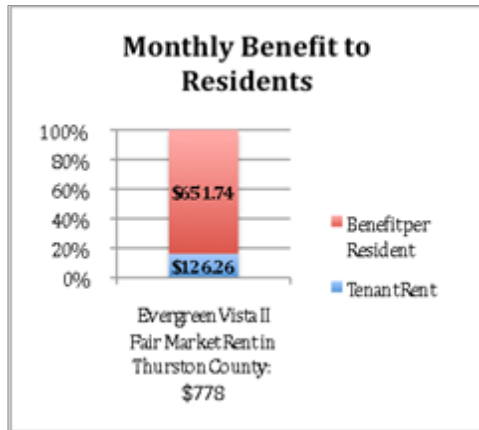
Project completion date: 2008

Number of units: 51

Number of people served: approx.

Total investment: \$9,860,464

Sponsors and funding sources: Intercommunity Mercy Housing, Low Income Housing Tax Credit, Washington State Housing Trust Fund, City of Olympia, Federal Home Loan Bank, Thurston County 2060 Grant, Washington Community Reinvestment Association, Thurston County Housing Authority, Behavioral Health Resources and A Safe Place, other local non-profits, and other grants and contributions



The second building in an innovative community of three buildings, Evergreen Vista II provides housing and a variety of services to low income families. Homework tutoring and after-school programs for children, individual case management and therapy, workforce development, computer and job skills training amongst other services are offered onsite. A communal garden and pedestrian friendly environment encourage neighborly interaction. Ten of the units are set aside for disabled tenants, ten for large families and ten for formerly homeless individuals and families.

*Photos courtesy of Beacon Development Group*

## Wahkiakum County

### County Profile

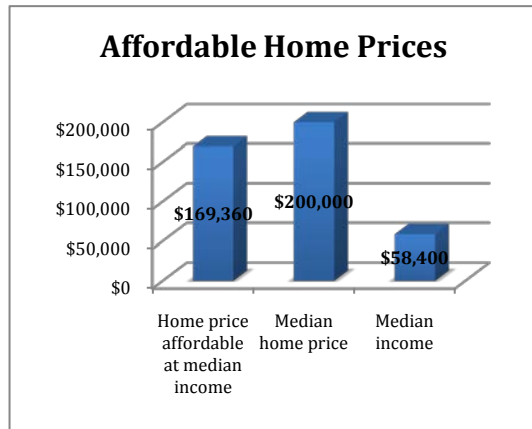
#### County Statistics

Household Population: No data  
 Median Annual Income: \$58,400  
 Cost Burdened Homeowners: 24%  
 Cost Burdened Renter Households: 30%  
 Poverty Rate: 8%  
 Number of Homeless Individuals: 20  
 Number of Homeless Families: 39

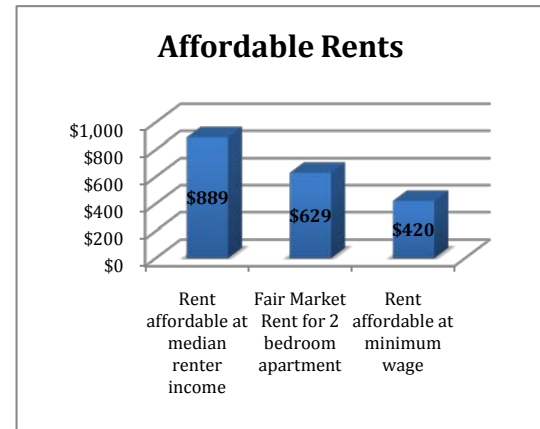
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 0  
 Total Homeownership Properties: 16  
 Total Multifamily Units: 0  
 Total Housing Trust Fund Investment: \$0  
 Total Federal, State, and Local Investment: \$614,672

### Need Indicators



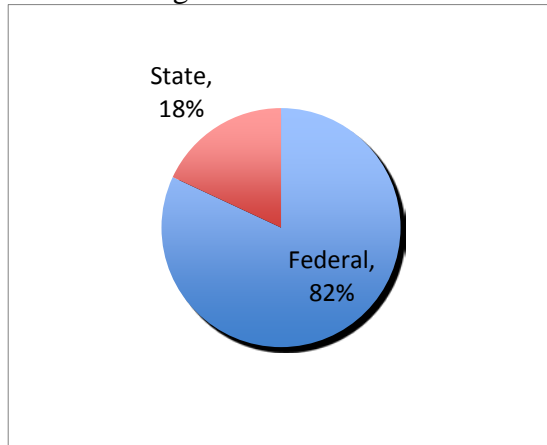
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007

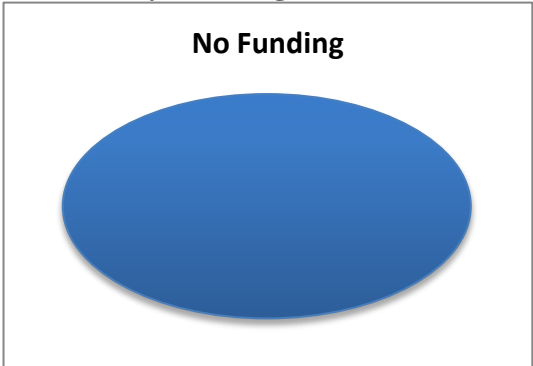


Federal:	\$503,688
State:	\$110,984
Local:	\$0



**Funding Sources and Activities**

**Multifamily Funding**

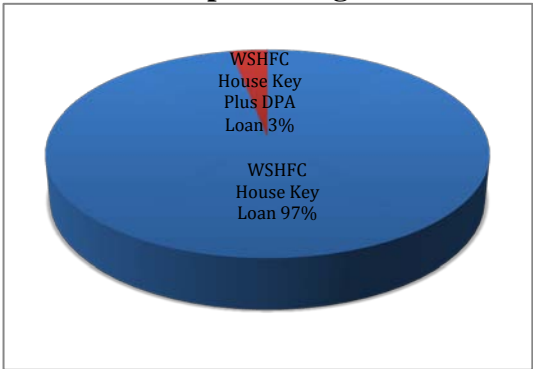


**Funding Sources**

\$0

Total units: 0

**Homeownership Funding**



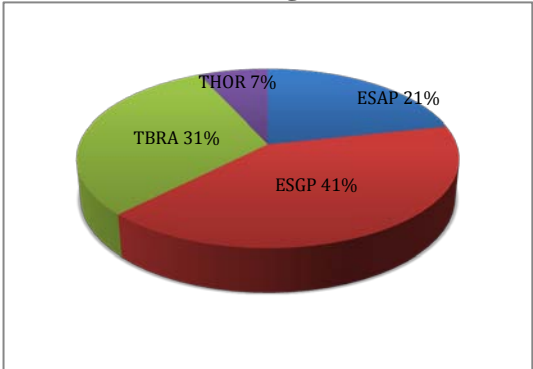
**Funding Sources**

WSHFC House Key Loan: \$217,513

WSHFC House Key Plus DPA Loan: \$7,000

Total households served: 16

**Client-Based Funding**



**Funding Sources**

ESAP: \$84,350

ESGP: \$158,925

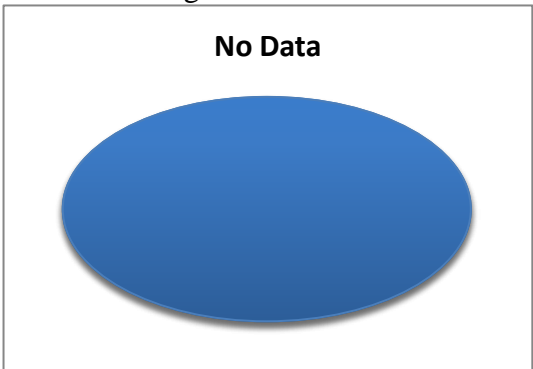
TBRA: \$120,250

THOR: \$26,634

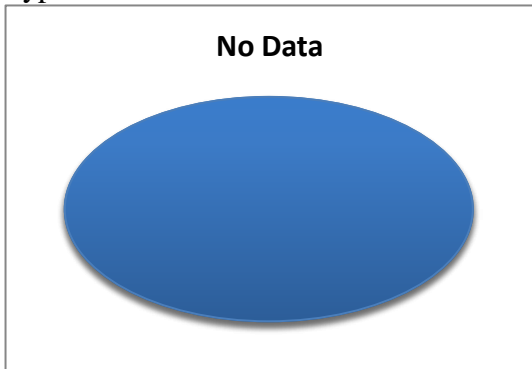
Total clients served: 454

**Characteristics of Multifamily Properties**

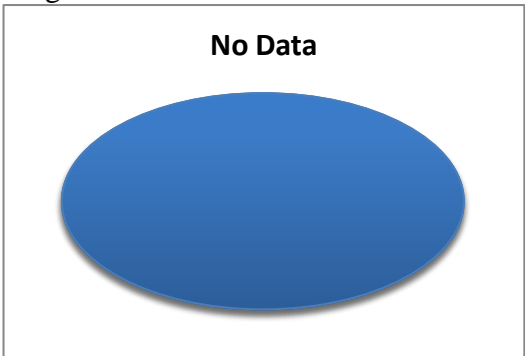
Use of Funding



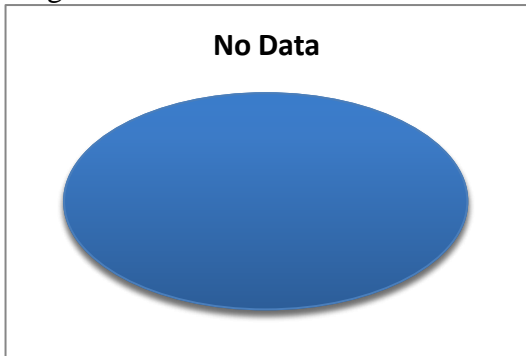
Type of Structure



Target Client



Target Income



## Case Study

### Wahkiakum County Cathlamet, WA

#### Eagle Pointe Village

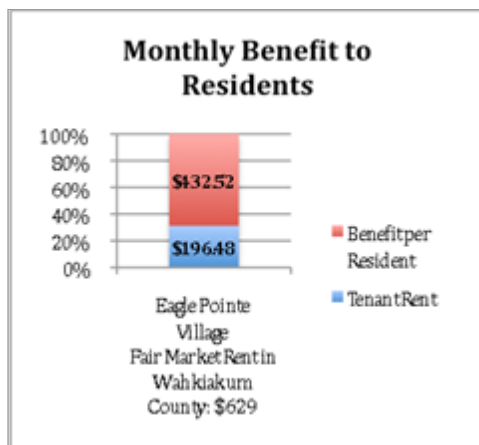
Project completion date: 1999

Number of units: 17

Number of people served: approx. 20

Total investment: \$850,000

Sponsors and funding sources: Longview Housing Authority and Washington State Housing Trust Fund



This independent living facility in Cathlamet provides 17 subsidized apartments for low-income elderly individuals or couples. Overlooking the Columbia River, Eagle Pointe Village is next to a park and is fully handicapped accessible. Those who are eligible for the project-based certificate program will pay no more than 30% of their income for rent, and other apartments are affordable for individuals with income below 80% of the area median income.

*Photo courtesy of Longview Housing Authority*

## Walla Walla County

### County Profile

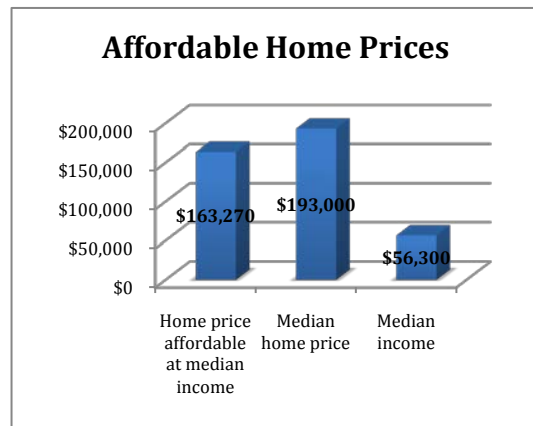
#### County Statistics

Household Population: 20,817  
 Median Annual Income: \$56,300  
 Cost Burdened Homeowners: 26%  
 Cost Burdened Renter Households: 43%  
 Poverty Rate: 19%  
 Number of Homeless Individuals: 413  
 Number of Homeless Families: 542

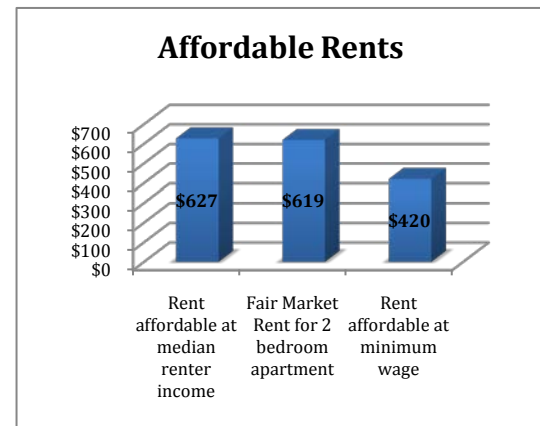
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 17  
 Total Homeownership Properties: 232  
 Total Multifamily Units: 269  
 Total Housing Trust Fund Investment: \$5,961,674  
 Total Federal, State, and Local Investment: \$49,460,623

### Need Indicators



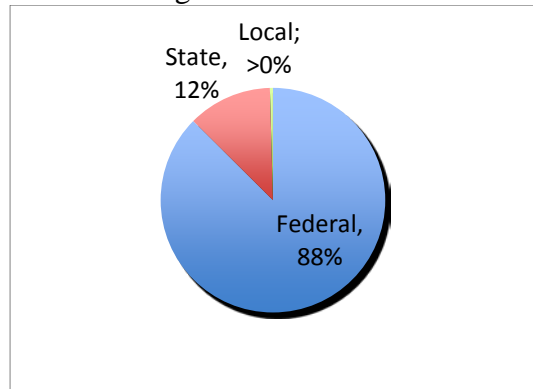
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

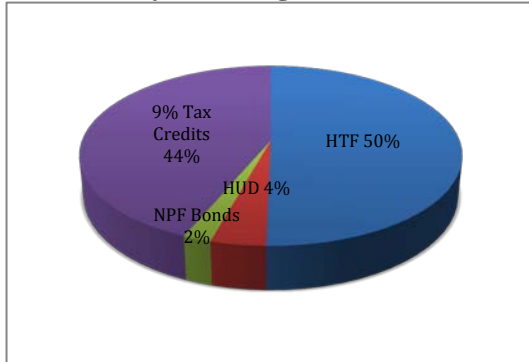
Total Funding 1999 – 2007



Federal:	\$42,683,260
State:	\$5,914,792
Local:	\$212,571

## Funding Sources and Activities

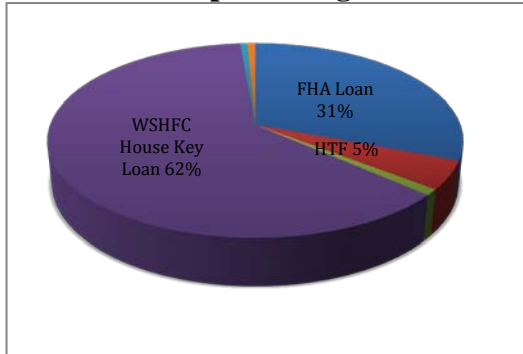
### Multifamily Funding



### Funding Sources

HTF:	\$5,216,674
HUD:	\$415,478
NPF Bonds:	\$212,571
9% Tax Credits:	\$4,522,145
Total units:	269

### Homeownership Funding

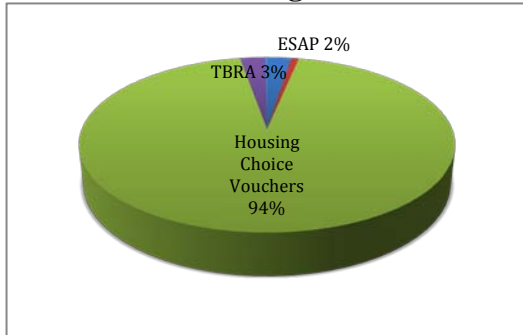


### Funding Sources

FHA Loan:	\$4,878,700
HTF:	\$745,000
WSHFC Home Choice Loan:	\$156,348
WSHFC House Key Loan:	\$9,806,769
WSHFC House Key Mortgage Loan:	\$103,600
WSHFC House Key Plus DPA Loan:	\$114,260

Total households served: 232

### Client-Based Funding



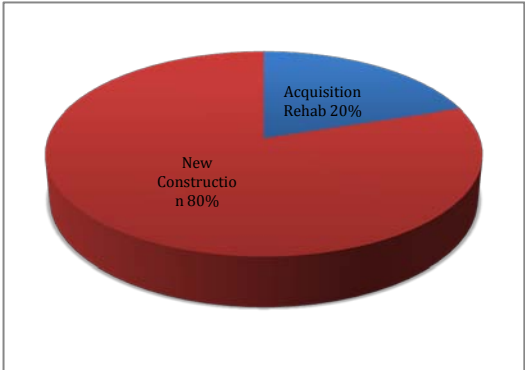
### Funding Sources

ESAP:	\$576,118
ESGP:	\$180,144
Housing Choice Vouchers:	\$21,894,432
TBRA:	\$611,384
THOR:	\$27,000

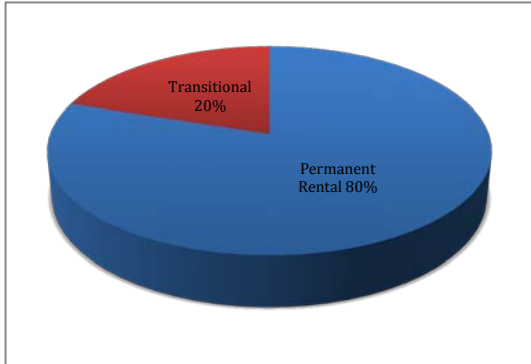
Total clients served: 2,100

Characteristics of Multifamily Properties

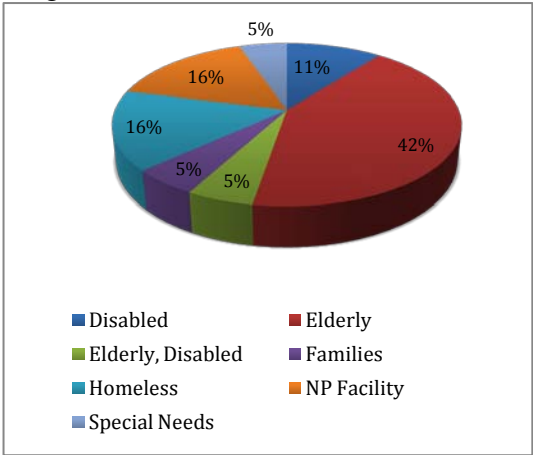
Use of Funding



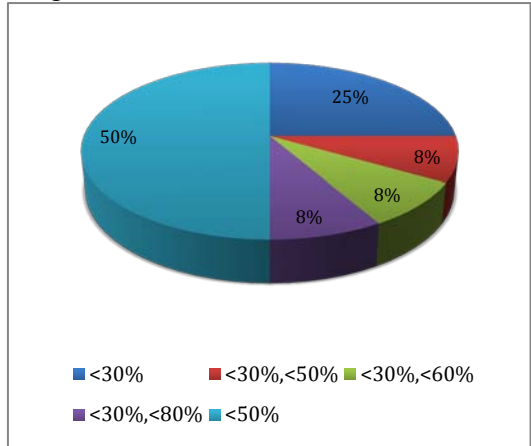
Type of Structure



Target Client



Target Income



## Case Study

### Walla Walla County Walla Walla, WA

#### Washington School Apartments

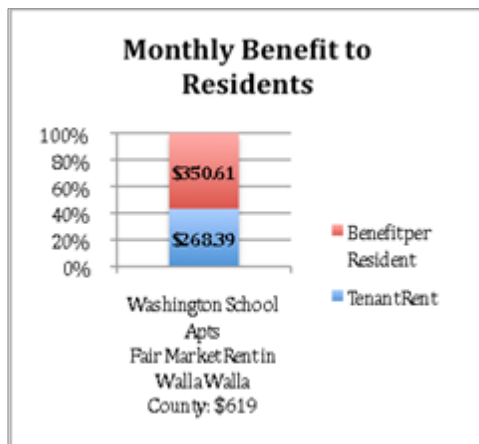
Project completion date: 1998

Number of units: 24

Number of people served: approx. 35

Total investment: \$2,200,000

Sponsors and funding sources: Walla Walla Housing Authority, HOME funds, Low-Income Housing Tax Credits, Historic Tax Credits through the State of Washington Department of Community, Trade and Economic Development, and Washington Community Reinvestment Association



Renovation of this historic 1901 building created 24 units of housing for seniors aged 55 years and older in Walla Walla. The building operated as an elementary school until 1982 and was donated to the Walla Walla Housing Authority in 1990. The building has resident parking, energy efficient appliances, a laundry facility, and a secure mailbox system. Residents pay less than 30% of income towards rent.

*Photo courtesy of Walla Walla Housing Authority*

## Whatcom County

### County Profile

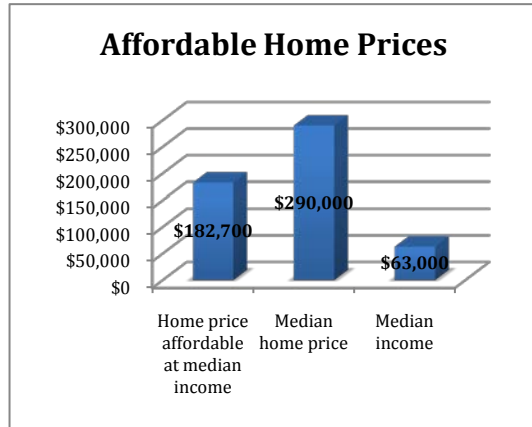
#### County Statistics

Household Population: 74,813  
 Median Annual Income: \$63,000  
 Cost Burdened Homeowners: 33%  
 Cost Burdened Renter Households: 47%  
 Poverty Rate: 15%  
 Number of Homeless Individuals: 2,106  
 Number of Homeless Families: 585

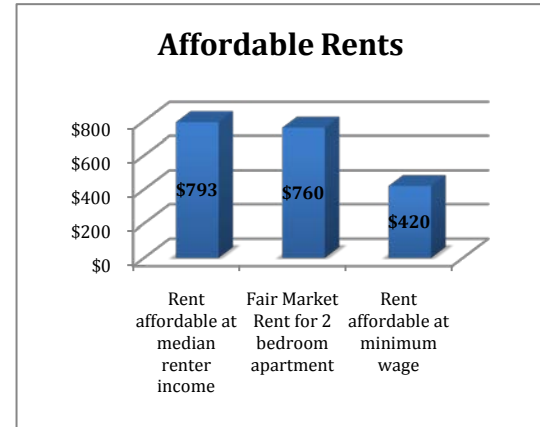
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 28  
 Total Homeownership Properties: 1,245  
 Total Multifamily Units: 1,257  
 Total Housing Trust Fund Investment: \$7,150,960  
 Total Federal, State, and Local Investment: \$129,883,054

### Need Indicators



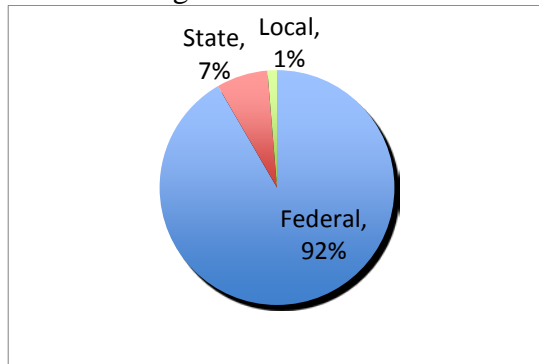
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007

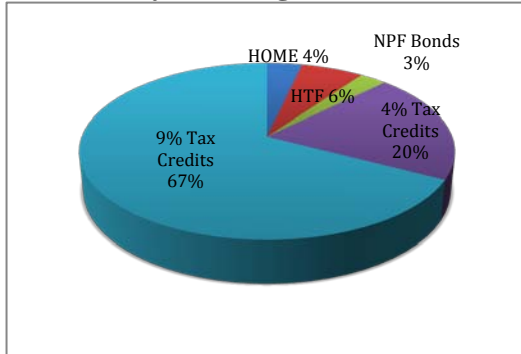


Federal:	\$118,833,314
State:	\$9,189,300
Local:	\$1,690,100



## Funding Sources and Activities

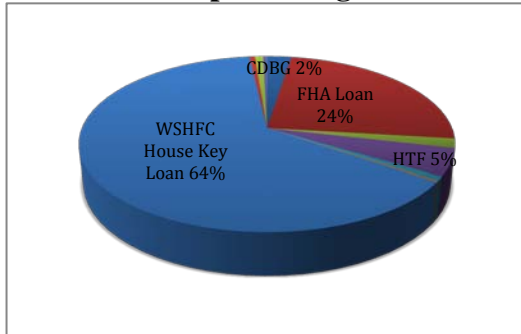
### Multifamily Funding



### Funding Sources

HOME:	\$2,207,553
HTF:	\$3,904,850
NPF Bonds:	\$1,690,100
4% Tax Credits:	\$12,468,234
9% Tax Credits:	\$41,740,508
Total units:	1,257

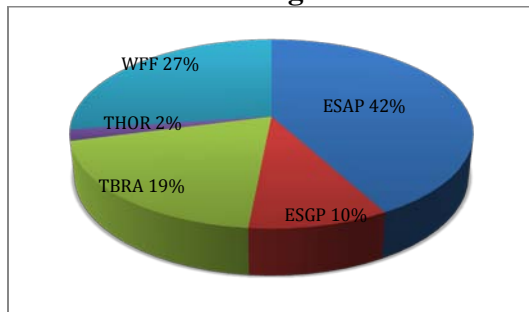
### Homeownership Funding



### Funding Sources

CDBG:	\$1,603,398
FHA Loan:	\$15,821,100
HOME:	\$1,118,347
HTF:	\$3,246,110
WSHFC CRA:	\$482,606
WSHFC Home Choice Loan:	\$133,400
WSHFC House Key Loan:	\$41,207,798
WSHFC House Key Mortgage Loan:	\$360,100
WSHFC House Key Plus CLT Loan:	\$543,274
WSHFC House Key Plus DPA Loan:	\$206,249
WSHFC House Key Rural Loan:	\$40,303
Total households served:	1,245

### Client-Based Funding

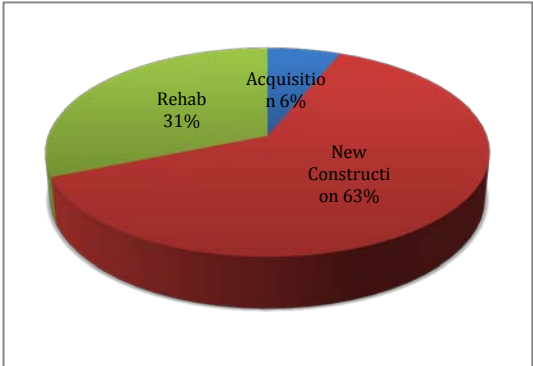


### Funding Sources

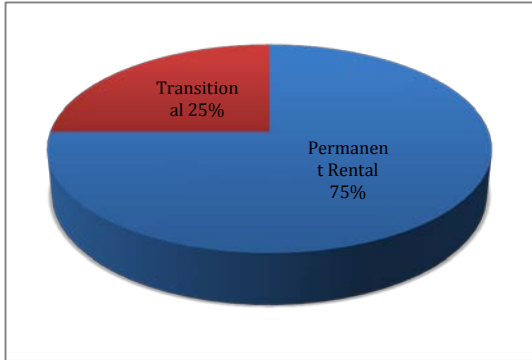
ESAP:	\$1,304,798
ESGP:	\$295,405
TBRA:	\$601,283
THOR:	\$59,082
WFF:	\$844,800
Total clients served:	9,729

Characteristics of Multifamily Properties

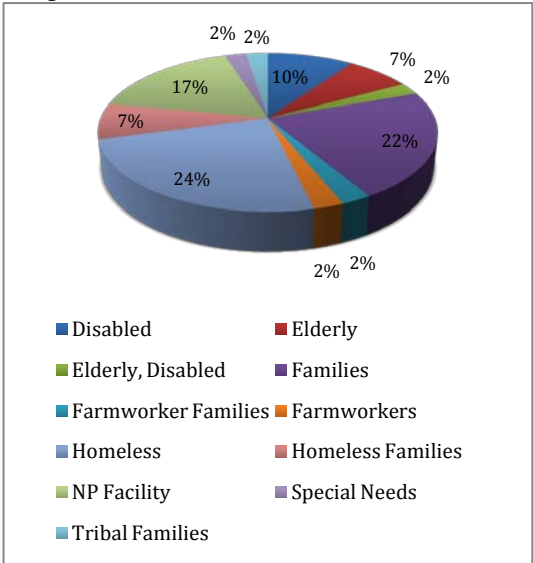
Use of Funding



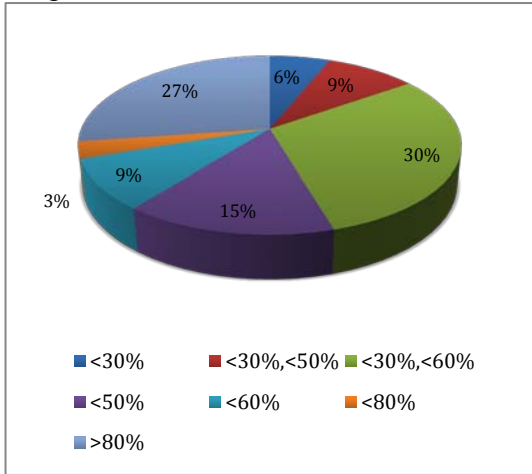
Type of Structure



Target Client



Target Income



## Case Study

### Whatcom County Bellingham, WA

#### Kateri Court

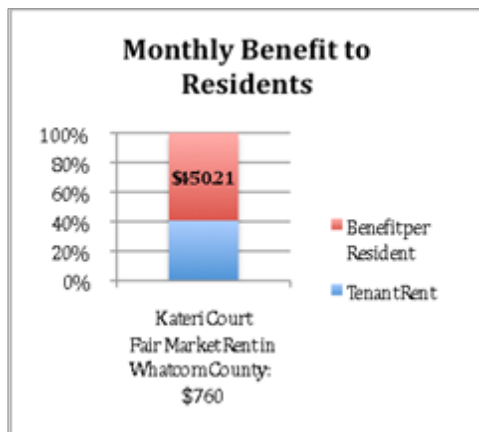
Project completion date: July 2006

Number of units: 39

Number of people served: approx. 80

Total investment: \$6,885,848

Sponsors and funding sources: Archdiocesan Housing Authority, Banner Bank, Homestead Capital, City of Bellingham, Federal Home Loan Bank, Puget Sound Energy Sustainability Grant, Washington Community Reinvestment Association, Low Income Housing Tax Credits, and Washington State Housing Trust Fund



Kateri Court is a green housing project built on a formerly contaminated vacant lot in downtown Bellingham. The project features high efficiency plumbing, lighting, and heating systems, locally produced and recycled materials, and the use of environmentally friendly paints, sealants, and carpeting. Of the project's 40 units, eight are reserved for disabled tenants and another eight for families transitioning out of homelessness. All residents pay less than 30% of their incomes for rent. Case management services are available for formerly homeless tenants and all residents are provided referrals to community services by the on-site manager.

*Photo Courtesy of Homestead Capital*

## Whitman County

### County Profile

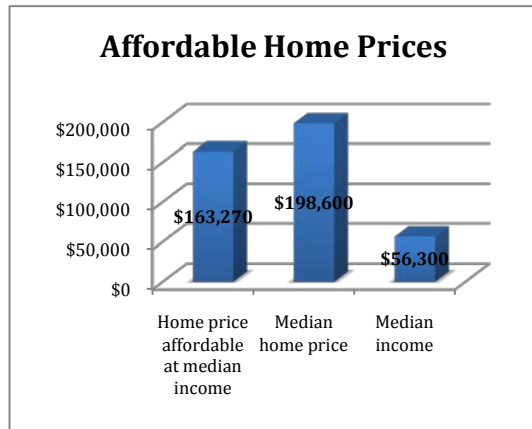
#### County Statistics

Household Population: 15,772  
 Median Annual Income: \$56,300  
 Cost Burdened Homeowners: 23%  
 Cost Burdened Renter Households: 53%  
 Poverty Rate: 27%  
 Number of Homeless Individuals: 109  
 Number of Homeless Families: 105

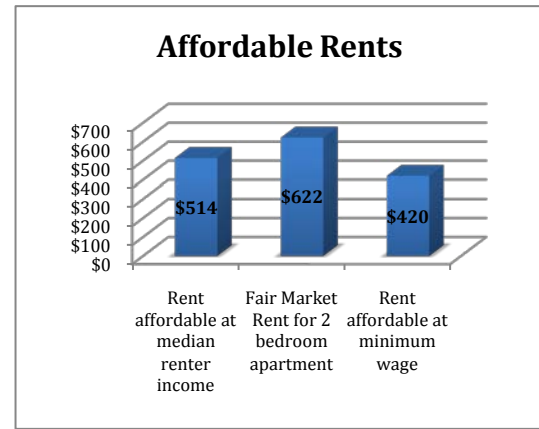
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 5  
 Total Homeownership Properties: 420  
 Total Multifamily Units: 53  
 Total Housing Trust Fund Investment: \$3,128,124  
 Total Federal, State, and Local Investment: \$19,496,545

### Need Indicators



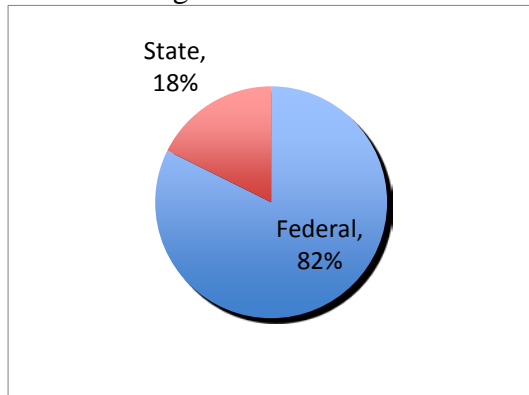
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

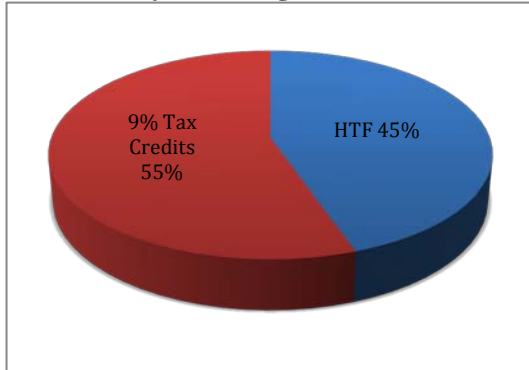
Total Funding 1999 – 2007



Federal:	\$16,054,089
State:	\$3,442,456
Local:	\$0

## Funding Sources and Activities

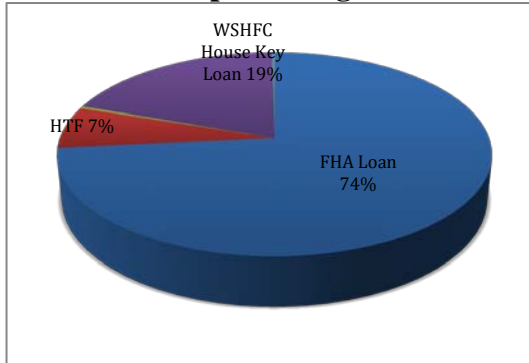
### Multifamily Funding



### Funding Sources

HTF:	\$2,266,261
9% Tax Credits:	\$2,809,412
Total units:	53

### Homeownership Funding

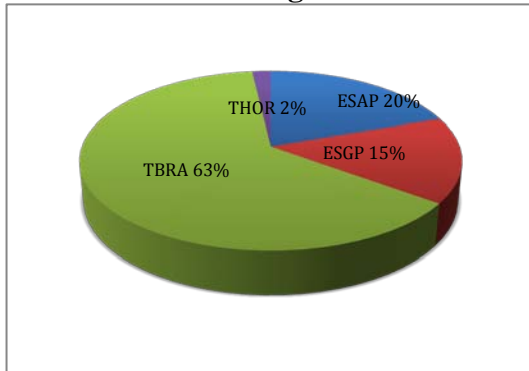


### Funding Sources

FHA Loan:	\$9,510,000
HTF:	\$861,863
WSHFC Home Choice Loan:	\$42,500
WSHFC House Key Loan:	\$2,508,598
WSHFC House Key Plus DPA Loan:	\$21,680
WSHFC House Key Rural Loan:	\$10,000

Total households served: 420

### Client-Based Funding



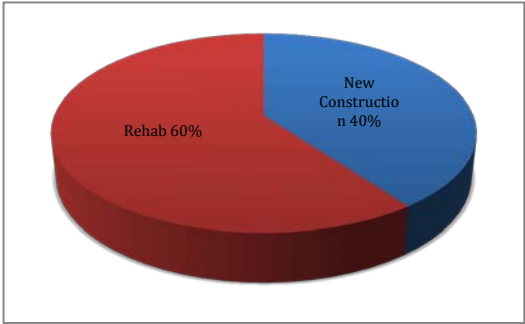
### Funding Sources

ESAP:	\$287,332
ESGP:	\$227,099
TBRA:	\$924,800
THOR:	\$27,000

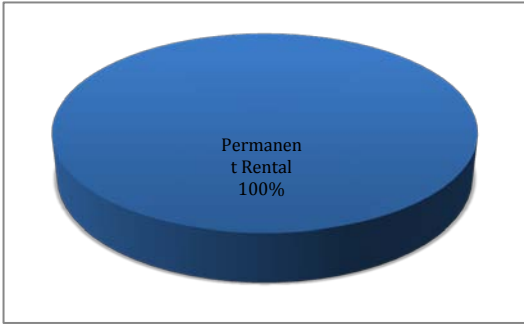
Total clients served: 6,197

Characteristics of Multifamily Properties

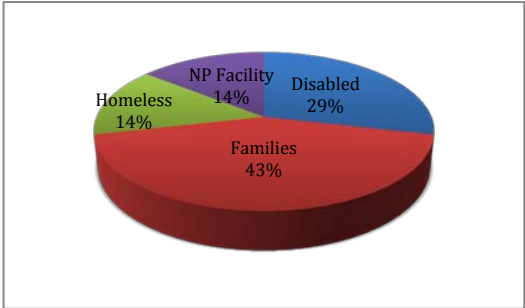
Use of Funding



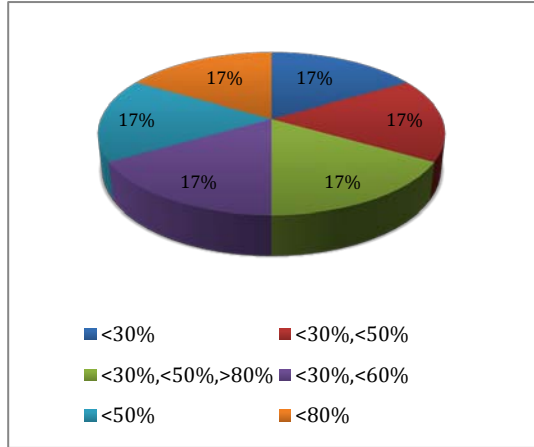
Type of Structure



Target Client



Target Income



## Case Study

### Whitman County

Tekoa, WA

### Wheatland Apartments

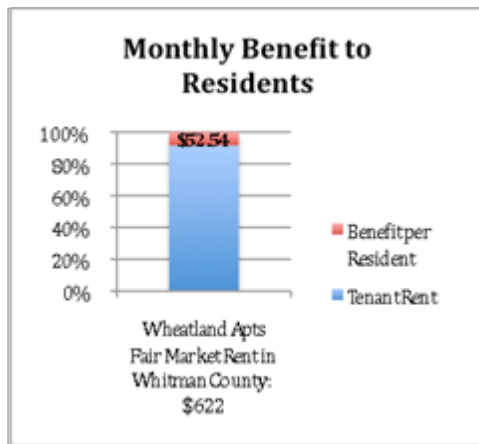
Project completion date: 2007

Number of units: 8

Number of people served: approx. 24

Total investment: \$100,000

Sponsors and funding sources: Community Action Center of Whitman County, US Department of Housing and Urban Development, and Washington State Housing Trust Fund



The Preservation Project for the Wheatland Apartments in the small community of Tekoa helped provide essential renovations to this complex of two-bedroom units for low-income families. The apartments share a play area and laundry room and are located near parks and services.

*Photo courtesy of Apartmentfinder.org*

## Yakima County

### County Profile

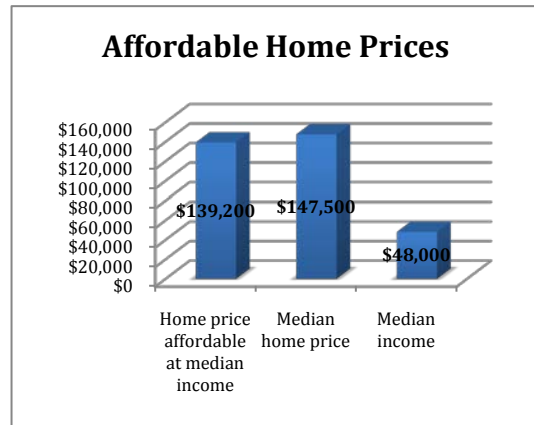
#### County Statistics

Household Population: 76,698  
 Median Annual Income: \$48,000  
 Cost Burdened Homeowners: 30%  
 Cost Burdened Renter Households: 40%  
 Poverty Rate: 21%  
 Number of Homeless Individuals: 846  
 Number of Homeless Families: 546

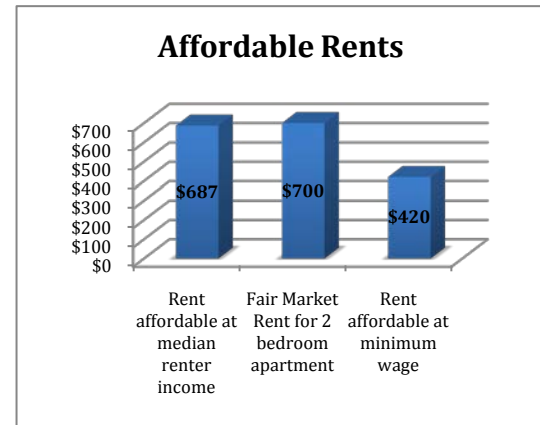
#### Publicly Subsidized Housing Statistics

Total Multifamily Properties: 32  
 Total Homeownership Properties: 1,586  
 Total Multifamily Units: 910  
 Total Housing Trust Fund Investment: \$11,568,913  
 Total Federal, State, and Local Investment: \$179,972,082

### Need Indicators



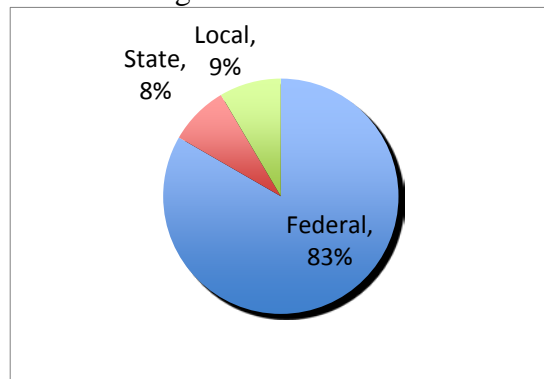
Sources: WA Center for Real Estate Research and NLIHC



Sources: NLIHC

### Funding Sources

Total Funding 1999 – 2007

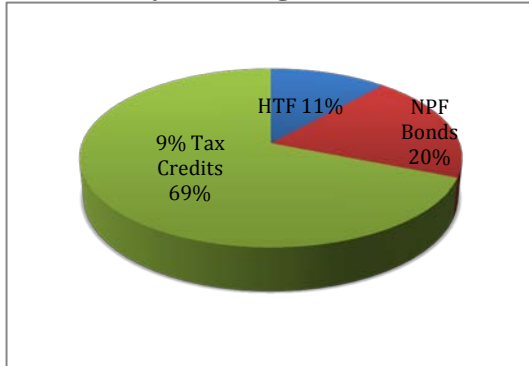


Federal:	\$149,955,322
State:	\$14,724,399
Local:	\$15,292,361



## Funding Sources and Activities

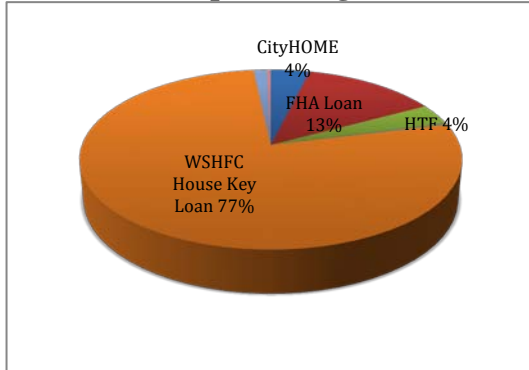
### Multifamily Funding



### Funding Sources

HTF:	\$9,027,109
NPF Bonds:	\$15,292,361
9% Tax Credits:	\$53,862,741
Total units:	910

### Homeownership Funding

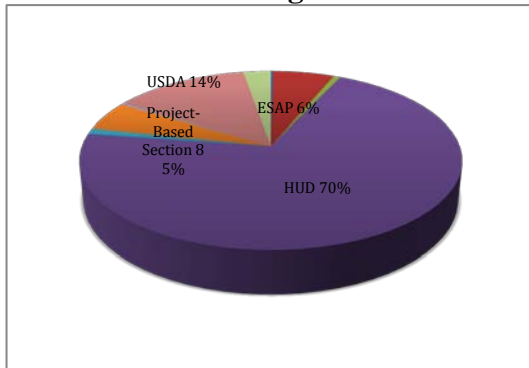


### Funding Sources

CityHOME:	\$2,593,000
FHA Loan:	\$9,000,072
HTF:	\$2,541,804
WSHFC CRA:	\$52,850
WSHFC Home Choice Loan:	\$81,509
WSHFC House Key Loan:	\$52,330,853
WSHFC House Key Plus DPA Loan:	\$905,943
WSHFC House Key Rural Loan:	\$246,930

Total households served: 1,586

### Client-Based Funding



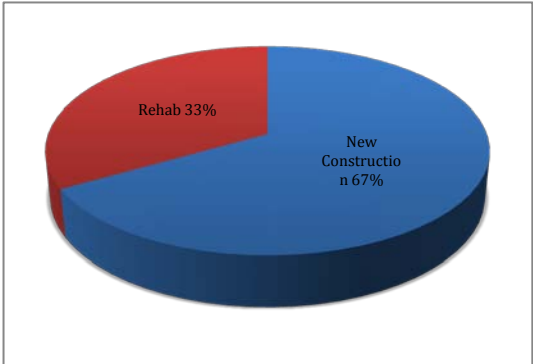
### Funding Sources

2060:	\$69,739
ESAP:	\$2,067,144
ESGP:	\$229,212
HUD:	\$23,953,655
McKinney:	\$340,860
Project-Based Section 8:	\$1,802,707
THOR:	\$94,603
USDA:	\$4,554,990
WFF:	\$924,000

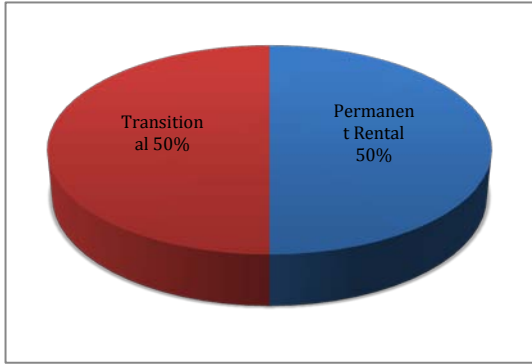
Total clients served: 25,901

Characteristics of Multifamily Properties

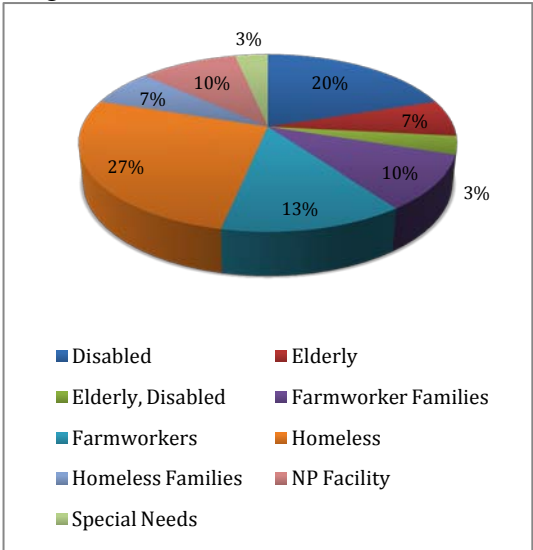
Use of Funding



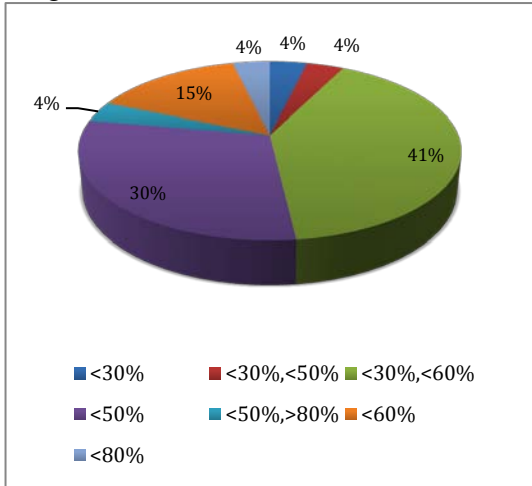
Type of Structure



Target Client



Target Income



## Case Study

### Yakima County

#### Buena, WA

#### Buena Nueva Housing Project

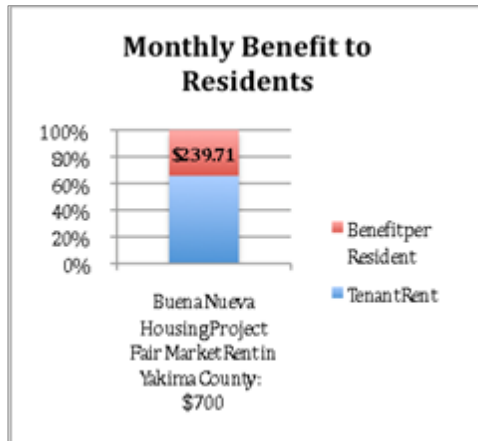
Project completion date: 2003

Number of units: 26 units of year-round housing, 10 units of seasonal migrant housing

Number of people served: approx. 65

Total Investment: \$3,497,767

Sponsor and funding sources: Catholic Charities Housing Services, Catholic Diocese of Yakima and its Diocese of Yakima Housing Services; Washington State Housing Finance Commission; Washington State Housing Trust Fund; Community Development Block Grant Program; Yakima County; Federal Home Loan Bank of Seattle; Key Bank National Association; Homestead Capital of Portland, OR; Pacific Northwest Bank; Impact Capital



Catholic Charities Housing Services developed this unique housing project in the unincorporated community of Buena in the Yakima Valley in 2003. Built on the site of a former migrant farmworker camp, the 5-acre property now hosts 26 units of year round housing and an additional 10 units of migrant seasonal housing. Resident rents are less than 30% of their incomes. The development includes an on site manager's unit and a community building. The site amenities include children's play areas, underground sprinklers, night lighting, site fencing and circulation sidewalks.

*Photos courtesy of Beacon Development Group*

## DETAILED YEAR BY YEAR INVESTMENT AND BENEFIT DATA

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## APPENDIX 1: U.S. DEPARTMENT OF AGRICULTURE (USDA) HOUSING PROGRAMS

### Federal Funds Obligated to Washington State from the U.S. Department of Agriculture 1999-2008

Tracking #	Fund Type	CFDA	Program Name	1999	2000	2001	2002
42T	DL	10.405	Farm Labor Housing Loans and Grants	\$24,139,110.00	\$800,000.00	\$1,407,500.00	\$4,566,069.00
42T	GG	10.405	Farm Labor Housing Loans and Grants - Sec 514 and 516	\$0.00	\$1,700,000.00	\$0.00	\$0.00
43T	GG	10.447	Rural Development Multifamily Housing Revitalization Demo. Program	\$0.00	\$0.00	\$0.00	\$0.00
44T	GG	10.433	Rural Housing Preservation Grants	\$88,893.00	\$76,088.00	\$115,038.00	\$115,038.00
46T	DO	10.427	Rural Rental Assistance	\$9,129,954.00	\$21,649,326.00	\$19,423,333.00	\$18,695,028.00
48T	DL	10.415	Rural Rental Housing Loans	\$3,099,155.00	\$753,488.00	\$1,712,650.00	\$2,166,400.00
49T	GG	10.420	Rural Self-Help Housing and Technical Assistance	\$1,073,400.00	\$4,624,866.00	\$434,000.00	\$2,931,427.00
50T	GG	10.417	Very-Low Income Housing Repair Loans and Grants	\$303,981.00	\$410,722.00	\$530,051.00	\$519,910.00
50T	DL	10.417	Very-Low Income Housing Repair Loans and Grants	\$219,536.00	\$270,740.00	\$368,559.00	\$340,660.00
51T	DL	10.410	Very Low to Moderate Income Housing Loans	\$40,037,817.00	\$27,046,233.00	\$23,943,525.00	\$26,912,873.00
51T	GL	10.410	Very Low to Moderate Income Housing Loans	\$0.00	\$17,407,514.00	\$20,102,278.00	\$22,942,523.00
<b>Total</b>				<b>\$78,091,846.00</b>	<b>\$74,738,977.00</b>	<b>\$68,036,934.00</b>	<b>\$79,189,928.00</b>

**Source:** U.S. Census Bureau, Governments Division, Federal Programs Branch database as posted at <http://harvester.census.gov/cfr/asp/Reports.asp>.

**Notes:**

Fund Type : DL=Direct loan; DO = Other Direct Payments for Individuals; GG= Grants (Block, Formula, Project, and Cooperative Agreements)  
GL=Guaranteed Loans

0 indicates that the U.S. Census data does not include a listing for obligations from this program to Washington State because the program is inactive or has a new code.

CFDA refers to the Catalog of Federal Domestic Assistance number that the federal government has assigned this program. The years shown are federal fiscal years.

Appendix 1: U.S. Department of Agriculture Housing Programs

Tracking #	2003	2004	2005	2006	2007	2008	Total
42T	\$1,858,718.00	\$0.00	\$469,600.00	\$0.00	\$278,000.00	\$0.00	\$33,518,997.00
42T	\$0.00	\$0.00		\$0.00	\$2,722,000.00	\$0.00	\$4,422,000.00
43T	\$0.00	\$0.00	\$0.00	\$0.00	\$4,371,688.00	\$93,476.00	\$4,465,164.00
44T	\$152,428.00	\$160,879.00	\$94,003.00	\$137,519.00	\$186,013.00	\$267,732.00	\$1,393,631.00
46T	\$19,372,704.00	\$17,018,470.00	\$11,250,048.00	\$16,046,160.00	\$16,755,913.00	\$12,702,870.00	\$162,043,806.00
48T	\$8,943,396.00	\$8,179,475.00	\$4,514,047.00	\$1,964,431.00	\$1,846,145.00	\$3,000,000.00	\$36,179,187.00
49T	\$3,088,530.00	\$3,579,659.00	\$2,866,277.00	\$3,666,322.00	\$3,662,566.00	\$4,256,701.00	\$30,183,748.00
50T	\$675,566.00	\$450,106.00	\$723,529.00	\$476,313.00	\$574,289.00	\$455,549.00	\$5,120,016.00
50T	\$382,165.00	\$215,748.00	\$212,078.00	\$286,680.00	\$523,521.00	\$398,807.00	\$3,218,494.00
51T	\$30,157,926.00	\$33,086,407.00	\$43,300,225.00	\$40,384,696.00	\$37,666,912.00	\$46,746,162.00	\$349,282,776.00
51T	\$34,261,074.00	\$33,051,015.00	\$27,913,231.00	\$20,869,429.00	\$21,021,434.00	\$89,612,316.00	\$287,180,814.00
<b>Total</b>	\$98,892,507.00	\$95,741,759.00	\$91,343,038.00	\$83,831,550.00	\$89,608,481.00	\$157,533,613.00	\$917,008,633.00

## Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
U.S. Department of Agriculture Benefit Data Not Available							



Appendix 1: U.S. Department of Agriculture Housing Programs

Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	TOTAL	Data Year
U.S. Department of Agriculture Benefit Data Not Available													

## APPENDIX 2: WASHINGTON STATE HOUSING FINANCE COMMISSION (WSHFC) HOUSING PROGRAMS

### Funds Administered by the Washington State Housing Finance Commission 1999-2009

Tracking #	Program Name	1999	2000	2001	2002	2003	2004
17T	Community Reinvestment Act Bond Program	\$2,357,662	\$2,703,113	x	x	x	x
18T	Equity Fund Program**	x	x	x	x	x	x
19T	Home Choice Second Mortgage Program	\$759,775	\$1,318,212	\$892,679	\$712,953	\$956,793	\$1,031,229
20T	House Key ARCH Loan	x	x	x	x	x	x
21T	House Key Plus CLT Loan	x	x	x	x	x	
22T	House Key Plus Program	\$520,391	\$1,192,863	\$794,094	\$1,287,115	\$1,160,276	\$1,538,240
23T	House Key Rural Program	x	x	\$16,477	\$23,141	\$103,156	\$332,498
24T & 27T	House Key Schools & Veterans Program		x	x	x	x	x
25T	House Key Seattle Loan Program	x	x	x	x	x	\$1,332,100
26T	House Key State Bond Loan Program	\$142,385,092	\$136,576,575	\$89,248,443	\$94,765,980	\$65,180,462	\$114,179,646
28T	Land Acquisition Program**	x	x	x	x	x	x
30T	Low Income Housing Tax Credit Program (4%)*	\$50,327,854	\$30,239,932	\$62,215,300	\$78,964,567	\$68,672,325	\$96,065,453
31T	Low Income Housing Tax Credit Program (9%)*	\$43,910,737	\$58,176,312	\$76,544,863	\$98,965,152	\$82,167,630	\$114,068,394
33T	Rapid Response Program**	x	x	x	x	x	x
34T	Tax-Exempt Bond Financing for Nonprofit Housing	\$81,655,000	\$15,759,000	\$33,380,000	\$12,142,843	\$87,687,435	\$26,110,000
32T	Tax-exempt Multifamily Bonds	\$107,330,016	\$43,167,000	\$65,050,000	\$81,308,200	\$75,976,030	\$215,750,000
	<b>Total</b>	<b>\$429,246,527</b>	<b>\$289,133,007</b>	<b>\$328,141,856</b>	<b>\$368,169,950</b>	<b>\$381,904,107</b>	<b>\$570,407,559</b>

Source: Washington Low Income Housing Alliance Survey

Notes:

x indicates the program did not exist or the Washington Low Income Housing Alliance data does not include a listing for obligations from this program to Washington State

\* Tax credits are allocated annually for a 10 year period. These figures represent the 10 yr allocation multiplied by \$.85 (\$.85 is the average equity price investors paid for every \$1 of low income housing tax credit).

\*\* A portion of these funds were allocated from the Department of Commerce (LAP = \$1,000,000 and Equity Fund Program = \$10,000,000) during the 2007-2009 biennium

Appendix 2: Washington State Housing Finance Commission Housing Programs

Tracking #	2005	2006	2007	2008	2009 (estimate)	Total
17T	x	x	x	x	x	\$5,060,775
18T	x	x	x	x	\$10,000,000	\$10,000,000
19T	\$1,061,003	\$1,030,312	\$1,102,663	\$1,014,158	\$757,728	\$10,637,505
20T	\$29,583	\$523,819	\$508,778	\$266,264	\$235,649	\$1,564,093
21T	\$270,000	\$198,274	\$239,985	\$179,523	\$40,000	\$927,782
22T	\$1,445,317	\$2,279,895	\$1,508,368	\$1,200,655	20631.174.11	\$12,927,214
23T	\$182,728	\$406,604	\$358,601	\$79,518	\$150,362	\$1,653,085
24T & 27T	x	\$206,031	\$206,531	\$201,305	\$141,940	\$755,807
25T	\$1,605,316	\$2,961,180	\$4,522,828	\$2,617,619	\$1,771,167	\$14,810,210
26T	\$128,443,082	\$283,102,810	\$347,560,800	\$137,005,346	\$11,013,172	\$1,549,461,408
28T	x	x	\$3,000,000	\$3,500,000	\$5,000,000	\$11,500,000
30T	\$100,728,792	\$115,703,420	\$146,122,548	\$65,807,731	\$58,913,917	\$873,761,836
31T	\$94,956,875	\$96,317,019	\$117,840,932	\$123,273,596	\$121,652,663	\$1,027,874,171
33T	x	x	x	\$4,365,350	\$5,634,650	\$10,000,000
34T	\$127,805,407	\$250,745,000	\$240,610,000	\$44,460,000	\$6,784,162	\$927,138,847
32T	\$206,555,000	\$183,140,000	\$256,660,000	\$68,595,000	\$49,720,000	\$1,353,251,246
Total	\$663,083,103	\$936,614,363	\$1,120,242,034	\$452,566,065	\$271,815,410	\$5,811,323,978

Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
<b>Washington State Housing Finance Commission</b>							
17T	Community Reinvestment Act Bond Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Taxable bonds issued by the Commission and purchased by participating CRA lenders	A
18T	Equity Fund Program	Low-income households	Housing Finance Commission	Commerce	ESHB 2765	Legislature	C
19T	Home Choice Second Mortgage Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund and Private donations	A
20T	House Key ARCH Loan	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund and Private donations	A
21T	House Key Plus CLT Loan	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund and Private donations	A
22T	House Key Plus Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund and Private donations	A
23T	House Key Rural Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund and Private donations, The Housing Trust Fund and American Dream Down-payment Initiative funds from HUD.	A

Appendix 2: Washington State Housing Finance Commission Housing Programs

Tracking #	Assistance Type	Benefit (3)	1999 (4)	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 (Estimate)	TOTAL
<b>Washington State Housing Finance Commission</b>														
17T	Low interest mortgage rates	Loans	x	66	54	x	x	x	x	x	x	x	x	120
18T	Grant	Units	x	x	x	x	x	x	x	x	x	0	111	111
19T	Down payment assistance	Loans	51	89	69	70	74	77	83	81	89	81	60	824
20T	Down payment assistance	Loans	x	x	x	x	x	x	1	18	17	9	8	53
21T	Down payment assistance	Loans	x	x	x	x	x	x	12	12	13	18	4	59
22T	Down payment assistance	Loans	231	548	354	421	305	345	331	514	348	218	307	3,922
23T	Down payment assistance	Loans	x	x	4	7	12	57	19	45	35	9	15	203

Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
24T	House Key Schools Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund	A
25T	House Key Seattle Loan Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund	A
26T	House Key State Bond Loan Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Tax exempt mortgage revenue bonds	A
27T	House Key Veterans Program	Low and moderate income first-time homebuyers	Housing Finance Commission	State	RCW 43.180	Housing Finance Commission's Program Investment Fund	A
28T	Land Acquisition Program	Low-income households	Housing Finance Commission	Commerce	SSHB1401, RCW 43.185A.040	Legislature	C
30T	Low Income Housing Tax Credit Program (4%)	Low income households	Housing Finance Commission	State	Section 42 of the Internal Revenue Code; RCW 43.180	Federally enhanced proceeds of tax-exempt bonds and the sale of housing tax credits to private investors	A
31T	Low Income Housing Tax Credit Program (9%)	Low income households	Housing Finance Commission	State	Section 42 of the Internal Revenue Code; RCW 43.180	Federally enhanced proceeds of tax-exempt bonds and the sale of housing tax credits to private investors	C
33T	Rapid Response Program	Low-income households	Housing Finance Commission	Commerce	EHB 3142, RCW 43.185A.040	Legislature	C

Appendix 2: Washington State Housing Finance Commission Housing Programs

Tracking #	Assistance Type	Benefit (3)	1999 (4)	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 (Estimate)	TOTAL
24T	Down payment assistance	Loans									20	18	18	56
25T	Down payment assistance	Loans	x	x	x	x	x	31	37	57	77	44	30	276
26T	Low interest mortgage rates	Loans	1,523	1,420	900	938	619	980	1,053	1,846	2,071	794	640	12,784
27T	Down payment assistance	Loans	x	x	x	x	x	x	x	x	7	4	0	11
28T	Loan	Units	x	x	x	x	x	x	x	x	50	65	341	456
30T	Affordable housing	Units	1,932	1,419	2,484	2,557	1,608	2,995	3,622	3,540	3,390	1,003	964	25,514
31T	Affordable housing	Units	633	1,187	953	1,518	949	1,375	1,142	977	1,198	967	1,483	12,382
33T	Loan	Units	x	x	x	x	x	x	x	x	x	207	266	473

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
34T	Tax-Exempt Bond Financing for Nonprofit Housing	Nonprofit Organizations and Low-income Households	Housing Finance Commission	State	RCW 43.180	Sale of tax-exempt bonds to private investors	A
32T	Tax-exempt Multifamily Bonds	Low income households	Housing Finance Commission	State	RCW 43.180	Sale of tax-exempt bonds to private investors	A/C

## Notes:

1. This table summarizes the benefits achieved by the primary state and federal programs that help to finance affordable housing in Washington State. The benefits listed were provided by state and federal program administrators based on their databases, annual reports, and other related outcome measures such as grant reports.

2. Award Type refers to whether the award is competitive, such as a grant or is allocated by a formula. As noted, there are also several programs that include both. Program awards that are allocated by a formula include federal programs that allocate to Washington State as well as state programs that allocate to local governments.

3. Benefit refers to the primary program outcomes as defined and collected by the programs listed on this table. In addition to the benefits listed here, many of the programs generate additional indirect or long term benefits that are not listed here. In cases where figures are not reported: x= the program did not exist; \* = data was not available for this year; and 0 = there were no reported benefits.

4. Due to variations in data collection and reporting, it was not possible to standardize the year or time period the benefits data represents. As a result, the table includes time periods relating to the calendar year, the federal fiscal year, the state fiscal year, and the grant period that financed the project. Because of this variation, it is not possible to total the benefits across all programs for each year.



Appendix 2: Washington State Housing Finance Commission Housing Programs

Tracking #	Assistance Type	Benefit (3)	1999 (4)	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 (Estimate)	TOTAL
34T	Loan interest rate subsidy	Units	1,397	204	545	90	679	820	705	380	377	231	345	5,773
32T	Affordable housing	Units	2,836	1,105	1,555	2,011	1,312	3,371	3,327	2,085	2,420	918	227	21,167

## APPENDIX 3: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) HOUSING PROGRAMS

### Federal Funds Obligated to Washington State from the Department of Housing and Urban Development 1999-2008

Tracking #	Fund Type	CFDA No	Program Name	1999	2000	2001	2002	2003
Primarily for Affordable Housing								
52T	GG	14.314	Assisted Living Conversion Multifamily	\$0	\$0	\$0	\$0	\$0
1T	GG	14.228	CDBG -State's Program	\$14,950,466	\$19,555,461	\$5,720,394	\$14,714,697	\$12,112,453
56T	GG	14.866	Demo./Revitalize Distressed Public Housing	\$0	\$0	\$0	\$0	\$14,439,549
85T/3T	GG	14.231	Emergency Shelter Grants Program	\$0	\$0	\$0	\$0	\$11,787,916
57T	GG	14.401	Fair Housing Assistance Program-State/Local	\$390,738	\$1,007,574	\$733,389	\$859,673	\$989,016
58T	GG	14.409	Fair Housing Initiatives Program Ed./ Outreach	\$38,525	\$30,000	\$156,780	\$127,245	\$93,475
59T	GG	14.410	Fair Housing Initiatives Program Private Enforcement	\$236,208	\$246,997	\$256,341	\$240,992	\$235,156
89T	GG	14.239	HOME Investment Partnerships Program	\$18,128,637	\$25,675,681	\$25,222,767	\$29,892,350	\$28,498,511
62T	GG	14.858	Hope For Public/Indian Housing Ownership	\$717,374	\$324,586	\$247,127	\$67,335	\$0
95T	GG	14.169	Housing Counseling Assistance Program	\$0	\$0	\$0	\$0	\$257,400
87T	GG	14.241	Housing Opportunities For Persons With Aids	\$0	\$0	\$0	\$0	\$1,190,569
64T	GG	14.867	Indian Housing Block Grants	\$0	\$0	\$0	\$0	\$29,474,061
92T	DO	14.103	Interest Reduction Payments Rental & Co-Op	\$328,378	\$297,472	\$235,093	\$295,263	\$382,462
65T	GG	14.905	Lead Hazard Reduction Demo. Grant Program	\$0	\$0	\$0	\$0	\$0

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Tracking #	2004	2005	2006	2007	2008	Total
Primarily for Affordable Housing						
52T	\$0	\$118,571	\$357,022	\$308,911	\$0	\$784,504
1T	\$20,513,788	\$25,009,736	\$15,527,828	\$15,561,480	\$15,200,000	\$158,866,303
56T	\$32,753,558	\$44,972,518	\$0	\$0	\$50,486,839	\$142,652,464
85T/3T	\$24,423,625	\$25,493,290	\$24,947,782	\$24,987,321	\$28,497,857	\$140,137,791
57T	\$918,179	\$712,711	\$594,620	\$725,897	\$795,195	\$7,726,992
58T	\$91,560	\$90,000	\$100,000	\$0	\$0	\$727,585
59T	\$358,600	\$386,250	\$550,000	\$550,000	\$0	\$3,060,544
89T	\$36,887,518	\$30,530,081	\$32,004,815	\$31,004,800	\$33,355,488	\$291,200,648
62T	\$0	\$0	\$0	\$0	\$0	\$1,356,422
95T	\$527,453	\$809,245	\$493,265	\$415,403	\$298,624	\$2,801,390
87T	\$4,333,127	\$3,031,034	\$2,435,000	\$4,701,960	\$2,521,354	\$18,213,044
64T	\$31,929,399	\$38,354,716	\$48,364,545	\$35,320,189	\$34,077,680	\$217,520,590
92T	\$321,425	\$281,089		\$0	-\$320,946	\$1,820,236
65T	\$0	\$0	\$3,000,000	\$0	\$0	\$3,000,000

## Federal Funds Obligated to Washington State from the Department of Housing and Urban Development 1999-2008 (Continued)

Tracking #	Fund Type	CFDA No	Program Name	1999	2000	2001	2002	2003
66T	GG	14.902	Lead Technical Studies Grants	\$0	\$0	\$0	\$0	\$0
69T	DX	14.879	Mainstream Vouchers	\$0	\$0	\$0	\$0	\$0
100T	GL	14.120	Mortgage Insurance Homes	\$5,280,902	\$20,782,200	\$33,757,208	\$29,833,713	\$16,985,966
100T	GL	14.117	Mortgage Insurance Homes	\$1,508,854,148	\$2,072,055,513	\$2,590,995,977	\$3,541,076,878	\$4,252,174,534
102T	GL	14.122	Mortgage Insurance - Urban Renewal Areas	\$2,898,355	\$237,001	\$159,714	\$0	\$0
101T	GL	14.133	Mortgage Insurance - Units In Condos	\$160,982,158	\$254,121,056	\$289,204,060	\$428,421,429	\$482,418,568
70T	DX	14.197	Multifamily Housing Reform /Affordability	\$0	\$0	\$0	\$0	\$4,044
71T	GG	14.191	Multifamily Housing Service Coordinators	\$0	\$0	\$0	\$0	\$532,350
72T	DX	14.199	Multifamily Property Disposition	\$0	\$0	\$0	\$0	\$0
73T	GG	14.187	Preservation Of Affordable Housing	\$7,441	\$28,536	\$3,647	\$19,631	\$10,755
77T	DX	14.850	Public And Indian Housing- operating subsidy	\$28,711,102	\$29,442,738	\$27,966,149	\$35,429,766	\$34,903,639
78T	GG	14.872	Public Housing Capital Funds (Section 8)	\$0	\$0	\$0	\$36,160,995	\$48,891,004
115T	DX	14.854	Public Housing Drug Elimination Program	\$3,715,774	\$3,737,446	\$4,108,433	\$3,901,138	\$2,931,907
79T	GG	14.875	Public Housing Neighborhood Networks Grants	\$0	\$0	\$0	\$0	\$0
76T	GG	14.861	Public/Indian Housing Family Investment	\$234,861	\$195,664	\$13,386	\$0	\$0
75T	GG	14.859	Public/Indian Housing-Comp. Grant Program	\$10,773,734	\$2,407,106	\$408,380	\$30,308	\$76,574
74T	GG	14.852	Public/Indian Housing-Comp. Improvement	\$2,016,450	\$1,638,573	\$263,743	\$53,802	\$0
90T	GL	14.108	Rehabilitation Mortgage Insurance	\$26,720,220	\$32,512,594	\$31,158,969	\$22,361,316	\$17,269,478
93T	DO	14.149	Rent Supplements For Lower Income Families	\$1,067,665	\$1,018,703	\$1,394,059	\$1,179,832	\$1,141,761

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Tracking #	2004	2005	2006	2007	2008	Total
66T	\$0	\$0	\$0	\$0	\$9,400	\$9,400
69T	\$0	\$0	\$0	\$0	\$4,257,339	\$4,257,339
100T	\$15,963,376	\$2,368,468	\$2,102,119	\$237,873	\$2,920,872	\$130,232,697
100T	\$2,901,905,520	\$1,340,847,766	\$1,276,409,678	\$1,489,694,325	\$5,376,317,434	\$26,350,331,773
102T	\$0	\$0	\$0	\$0	\$0	\$3,295,070
101T	\$307,340,953	\$126,104,002	\$84,364,416	\$63,779,400	\$335,498,812	\$2,532,234,854
70T	\$27,500	\$0	\$2,309,956	\$4,637,152	\$2,010,523	\$8,989,175
71T	\$688,769	\$483,254	\$1,180,223	\$1,490,347	\$1,421,018	\$5,795,961
72T	\$0	\$0	\$231,686	\$216,456	\$0	\$448,142
73T	\$0	\$0	\$0	\$0	\$0	\$70,010
77T	\$36,319,359	\$35,593,416	\$34,041,893	\$36,415,276	\$40,463,134	\$339,286,472
78T	\$38,946,598	\$34,446,922	\$28,358,639	\$33,391,299	\$32,198,616	\$252,394,073
115T	\$700,375	\$28,276	-\$67,272	\$0	\$0	\$19,056,077
79T	\$0	\$0	\$1,485,000	\$0	\$0	\$1,485,000
76T	\$0	\$0	\$0		\$0	\$443,911
75T	\$92,007	\$0	\$0	\$0	\$0	\$13,788,109
74T	\$364,910	\$0	\$0	\$0	\$0	\$4,337,478
90T	\$10,268,850	\$7,328,335	\$4,366,962	\$4,571,529	\$12,818,735	\$169,376,988
93T	\$1,143,133	\$1,099,248	\$0	\$0	-\$699,212	\$7,345,189

**Federal Funds Obligated to Washington State from the Department of Housing and Urban Development 1999-2008 (Continued)**

Tracking #	Fund Type	CFDA No	Program Name	1999	2000	2001	2002	2003
80T	GG	14.870	Resident Opportunity And Supportive Services	\$0	\$0	\$0	\$0	\$1,254,102
88T	GG	14.250	Rural Housing And Economic Development	\$0	\$0	\$0	\$0	\$698,214
81T	GG	14.195	Sec. 8 Housing Assistance Payments -	\$0	\$0	\$0	\$0	\$0
91T	GG	14.871	Sec. 8 Housing Vouchers Choice	\$0	\$0	\$0	\$332,768,001	\$367,383,999
98T	GG	14.249	Sec. 8 Moderate Rehab. Single Room Occ.	\$0	\$0	\$0	\$0	\$0
67T	GG	14.856	Sec. 8 Moderate Rehab Low Income	\$296,717,127	\$516,010,664	\$406,760,672	\$0	\$0
82T	DX	14.181	Supportive Housing - Persons With Disabilities	\$1,865,705	\$0	\$38,249	\$0	\$318,970
94T	DX	14.157	Supportive Housing For The Elderly	\$4,237,863	\$439,154	\$41,749	\$0	\$4,607,771
84T	DX/GG	14.238/14.235	Shelter Plus Care/ Supportive Housing Program	\$4,360,836	\$3,640,752	\$1,626,428	\$233,641	\$2,918,548
<b>Total</b>				<b>\$2,093,238,665</b>	<b>\$2,985,409,471</b>	<b>\$3,420,476,716</b>	<b>\$4,477,672,009</b>	<b>\$5,333,986,758</b>

Source: U.S. Census Bureau, Governments Division, Federal Programs Branch database as posted at <http://harvester.census.gov/cffr/asp/Reports.asp>.

**Notes:**

1. "Targeted to affordable housing" means that the majority of the funding is for affordable housing. This determination was made based on review of the program descriptions as posted at [www.cfda.gov](http://www.cfda.gov)
2. Fund Type : DL=Direct loan; DO,DX = Other Direct Payments for Individuals; GG= Grants (Block, Formula, Project, and Cooperative Agreements)  
GL=Guaranteed Loans PC=Procurement Contracts; SW=Salaries and Wages
3. 0 indicates that the U.S. Census data does not include a listing for obligations from this program. This could be either because the program is inactive in WA or has a new code.
4. CFDA refers to the Catalog of Federal Domestic Assistance number that the federal government has assigned this program. The years shown are federal fiscal years. More information on the CFDA and associated programs, see <https://www.cfda.gov>.

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Tracking #	2004	2005	2006	2007	2008	Total
80T	\$2,063,495	\$1,373,142	\$646,894	\$1,742,773	\$1,984,526	\$9,064,932
88T	\$428,376	\$831,573	\$150,000	\$10,969	\$888,769	\$3,007,901
81T	\$0	\$0	\$66,462,975	\$82,561,846	\$97,759,618	\$246,784,439
91T	\$373,119,003	\$373,119,003	\$287,616,751	\$345,628,901	\$357,444,997	\$2,437,080,655
98T	\$0	\$0	\$48,720	\$0	\$4,321,918	\$4,370,638
67T	\$0	\$0	\$6,377,752	\$2,637,536	\$2,542,705	\$1,231,046,456
82T	\$826,133	\$4,325,441	\$161,479	\$174,152	\$4,132,063	\$11,842,192
94T	\$6,947,856	\$22,729,760	\$1,900,753	\$2,062,166	\$20,270,821	\$63,237,893
84T	\$7,087,864	\$7,602,476	\$9,973,696	\$8,484,474	\$8,462,204	\$54,390,919
	\$3,857,296,317	\$2,128,074,333	\$1,936,501,209	\$2,191,316,449	\$6,469,940,399	\$34,893,872,256

## Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
U.S. Department of Housing and Urban Development (HUD)(5)							
1T	Community Development Block Grant	Low-income persons	HUD, Commerce, Locals	HUD	Housing and Community Development Act of 1974	Congress	A
87T / 7T	Housing Opportunities for People With AIDS	Low-income persons with HIV or AIDS and their families	HUD, Commerce, Locals	HUD	AIDS Housing Opportunity Act, Public Law 101-624	Congress	A
87T / 7T	Housing Opportunities for People With AIDS	As Above	As Above	As Above	As Above	As Above	As Above
64T	Indian Housing Block Grants - Sec 184	Native Americans	HUD, Tribes	HUD	Native American Housing Assistance and Self-Determination Act 2008	Congress	A
64T	Indian Housing Block Grants - Sec 184	As Above	As Above	As Above	As Above	As Above	As Above
101T	Mortgage Insurance - Condos - FHA Section 234	Individuals/families	HUD	HUD	National Housing Act, as amended, Section 234 (c)	Congress	n/a
100T	Mortgage Insurance - Homes - FHA Section 203b	Individuals/families	HUD	HUD	National Housing Act, as amended, Section 203(b)	Congress	n/a
90T	Mortgage Insurance - Rehabilitation - FHA Section 203k	Individuals/families	HUD	HUD	National Housing Act, Title I, Section 2, as amended	Congress	n/a



Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Trk. #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
<b>U.S. Department of Housing and Urban Development (HUD)(5)</b>														
1T	Capital	<b>Households served</b>	*	*	*	*	*	*	*	5,054	5,750	*	<b>79,984</b>	
87T / 7T	Operating, vouchers	<b>Households assisted</b>	*	645	644	822	718	676	650	635	566	551	<b>5,907</b>	
87T / 7T	Operating, vouchers	<b>Households assisted</b>	*	229	303	0	14	29	50	161	137	108	<b>1,031</b>	
64T	Capital	<b>New units constructed</b>	65	89	77	55	120	176	103	154	51	28	<b>918</b>	
64T	Capital	<b>Units rehabilitated</b>	272	497	607	640	411	440	480	113	24	1	<b>3,485</b>	
101T	Private mortgages	<b>Mortgages subsidized - Condos</b>	2,411	2,306	2,851	3,318	3,669	1,725	758	460	393	1,980	<b>19,871</b>	
100T	Private mortgages	<b>Mortgages subsidized</b>	17,935	15,446	25,311	23,383	29,249	14,110	8,202	7,558	9,138	30,470	<b>180,802</b>	
90T	Private mortgages	<b>Mortgages subsidized - WITH renovation</b>	300	296	189	156	134	71	40	30	32	116	<b>1,364</b>	

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
88T	Rural Housing and Economic Development (RHED)	Low- to moderate-income persons	HUD	HUD	DVA, HUD, and Independent Agencies Appropriation Act of 1998	Congress	C
88T	Rural Housing and Economic Development (RHED)	As Above	As Above	As Above	As Above	As Above	As Above
91T	Section 8 - Housing Choice Vouchers	Very low-income families	HUD, PHAs	HUD	Housing Act of 1937 as amended	Congress	A
78T	Section 8 - Public Housing Units	Low-income public housing residents	HUD, PHAs	HUD	Housing Act of 1937 as amended	Congress	A
81T	Section 8 Housing Assistance Payments Program	Low-income families	HUD	HUD	United States Housing Act of 1937, Section 8(c)(9)	Congress	A
82T	Supportive Housing for Persons with Disabilities - Sec. 811	Very low-income persons with disabilities	HUD	HUD	National Affordable Housing Act, Public Law 101-625	Congress	C
94T	Supportive Housing for the Elderly - Sec. 202	Very low income elderly, including the frail elderly	HUD	HUD	Housing Act of 1959 (12 U.S.C. 1701q) as amended	Congress	C
<b>HUD Programs Administered by Washington State Department of Commerce (6)</b>							
1T	Community Development Block Grant (State portion)	Low-income persons	HUD, Commerce, Locals	HUD	Housing and Community Development Act of 1974	Congress	A

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Tracking #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
88T	Project grants	Housing units constructed	X	*	167	546	31	149	0	0	51	18	962	
88T	Project grants	Housing units rehabilitated	X	*	15	1,230	0	0	0	0	0	0	1,245	
91T	Vouchers	Tenant-based Housing Choice Vouchers	*	*	*	*	*	*	*	*	*	55,355	55,355	
78T	Capital	Public Housing Units Subsidized	*	*	*	*	*	*	*	*	*	17,578	17,578	
81T	Project-based rent subsidies	Subsidized Units	17,200	16,912	16,712	16,615	16,542	16,478	16,296	16,290	16,290	16,280	165,615	
82T	Capital/Rental Assistance	Subsidized Units	235	250	256	278	278	290	297	331	356	363	2,934	
94T	Capital/Rental Assistance	Subsidized Units	3,403	3,434	3,513	3,715	3,775	3,858	3,993	4,305	4,401	4,563	38,960	
HUD Programs Administered by Washington State Department of Commerce (6)														
1T	Capital	Persons served by construction of housing facilities such as shelters or infrastructure for affordable housing.	155	0	27	134	107	60	523	286	0	517	1,809	Calendar

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
1T	Community Development Block Grant (State portion)	As Above	As Above	As Above	As Above	As Above	As Above
3T	Emergency Shelter Grants (State portion)	Homeless	Commerce	Legislature, HUD	Fed. Homeless Assistance Act (42 U.S.C. 11371-11378 and RCW 43.63A.645)	Congress, legislature	C
3T	Emergency Shelter Grants (State portion)	Homeless	Commerce	HUD	Homeless Assistance Act of 1987	Congress	A
5T	HOME Investment Partnerships (State portion)	Low-income households	Commerce	HUD	24 CFR Part 92	Congress	A
5T	HOME Investment Partnerships HOME General Purpose(State portion)	Low-income households	Commerce	HUD	24 CFR Part 92	Congress	A

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Trk #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
1T	Capital	Persons served by other housing activities, including lead paint abatement, sewer/ water connections etc.	184	63	2,088	81	561	261	869	0	1,979	0	6,086	Calendar
3T	Capital, operating, technical assistance	Bednights	*	*	970,891	965,493	974,034	1,044,298	1,054,888	1,138,023	1,194,412	1,191,787	8,533,826	As above
3T	Operating	Persons provided emergency shelter and/or essential services	*	*	*	19,593	29,206	18,681	12,551	21,847	24,460	25,042	151,380	Calendar
5T	Capital	Households provided moderate or substantial rehabilitation	297	93	188	89	128	108	108	0	24	35	1,070	Calendar
5T	Capital	Households served by newly constructed rental housing	48	280	210	176	14	152	152	231	29	73	1,365	Calendar

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
5T	HOME Investment Partnerships Tenant Based Assistance (State portion)	As Above	As Above	As Above	As Above	As Above	As Above
5T	HOME Investment Partnerships (State portion)	As Above	As Above	As Above	As Above	As Above	As Above
0T	HOME American Dream Down Payment Initiative Program (ADDI)	Low-income persons	Commerce, Housing Finance Commission	HUD	HOME Investment Act, Title II of the Cranston-Gonzalez National Affordable Housing Act 24 CFR Part 92	Federal	C
12T	HOME Mobile Home Relocation Assistance	Low Income	Commerce	Legislature, HUD	RCW 59.22.050 (3)	State fee on mobile home sales, and general fund approp. of \$2M in FY '08.	A
116T	HOME Mobile Home Replacement Program (PILOT)	Low-income residents of dilapidated mobile homes	Commerce	Legislature, HUD	24 CFR Part 92	HUD	A
7T	Housing Opportunities for People With AIDS (State portion)	Low-income persons with HIV or AIDS and their families	Commerce	HUD	AIDS Housing Opportunity Act, Public Law 101-624	Congress	A

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Trk. #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
5T	Vouchers	Households provided Tenant-Based Rental Assistance	40	0	100	378	680	1,102	903	971	1,082	1,082	6,338	Calendar
5T	Capital	Households provided weatherization or minor rehabilitation	68	153	141	162	208	108	207	128	133	164	1,472	Calendar
0T	Capital	Number of low-income families provided homeownership	x	x	x	x	x	x	x	53	92	15	160	Fiscal State
12T	Operating and case management	Financial reimbursement to qualifying families for relocating due to mobile home park closure	x	89	52	11	4	37	37	11	54	296	591	Calendar
116T	Capital, operating	Mobile homes replaced - persons served	x	x	x	x	x	x	x	x	x	27 - 64	27 - 64	Calendar
7T	Vouchers	Households provided Tenant-Based Rental Assistance	*	217	52	68	62	129	56	54	54	47	739	State fiscal

Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
7T	Housing Opportunities for People With AIDS (State portion)	As Above	As Above	As Above	As Above	As Above	As Above
7T	Housing Opportunities for People With AIDS (State portion)	As Above	As Above	As Above	As Above	As Above	As Above
9T	Lead Hazard Control Program	Low income	Commerce	HUD	Title X of the Housing and Community Development Act of 1992	Congress, via a competitive award to Washington State for 9/06-10/09.	C - \$3M grant from HUD to state
11T	Weatherization Assistance Program (WAP)	Vulnerable low income populations (elderly, disabled, young children)	Commerce	HUD	RCW 43.63A.115	Congress	A
11T	Weatherization Assistance Program (WAP)	As Above	As Above	As Above	As Above	As Above	As Above
84Ta	Shelter Plus Care/Supportive Housing Program (State portion)	Homeless	Commerce/ HUD	HUD	Homeless Assistance Act of 1987	Congress	C
84Ta	Shelter Plus Care/Supportive Housing Program (State portion)	As Above	As Above	As Above	As Above	As Above	As Above



Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Trk. #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
7T	Direct payments	Households provided Short-term/emergency housing payments	*	207	267	391	346	296	330	137	249	264	2,487	Fed Fiscal
7T	Operating	Units Supported with Operating Assistance	*	10	11	10	14	14	14	10	8	8	99	Calendar
9T	Technical assistance, lead-based paint elimination, worker training	No. of units where lead was mitigated	x	x	x	x	x	x	x	x	x	247 (for full grant period '05-'09)	247 (for full grant period '05-'09)	Fed Fiscal
11T	Operating, technical assistance	No. of people received funds to help pay their heating bills	55,181	49,773	69,950	56,166	62,098	60,478	71,681	80,020	63,420	67,445	636,212	As above
11T	As Above	No. of people received furnace repair and/or eviction prevention assistance.	Part of above	Part of above	Part of above	1,264	1,440	688	764	1,513	612	578	6,859	State Fiscal
84Ta	Operating	Persons provided "Permanent Housing"	*	*	*	*	*	136	138	191	146	225	836	Calendar
84Ta	Operating	Persons provided "Supportive Services Only"	*	*	*	*	*	850	850	853	858	802	4,213	Calendar

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
84T	Shelter Plus Care/Supportive Housing Program (State portion)	As Above	As Above	As Above	As Above	As Above	As Above

## Notes:

1. This table summarizes the benefits achieved by the primary state and federal programs that help to finance affordable housing in Washington State. The benefits listed were provided by state and federal program administrators based on their databases, annual reports, and other related outcome measures such as grant reports.
2. Award Type refers to whether the award is competitive, such as a grant or is allocated by a formula. As noted, there are also several programs that include both. Program awards that are allocated by a formula include federal programs that allocate to Washington State as well as state programs that allocate to local governments.
3. Benefit refers to the primary program outcomes as defined and collected by the programs listed on this table. In addition to the benefits listed here, many of the programs generate additional indirect or long term benefits that are not listed here. In cases where figures are not reported: x= the program did not exist; \* = data was not available for this year; and 0 = there were no reported benefits.
4. Year refers to the year, as reported by program staff for this Inventory. Due to variations in data collection and reporting, it was not possible to standardize the year or time period the benefits data represents. As a result, the table includes time periods relating to the calendar year, the federal fiscal year, the state fiscal year, and the grant period that financed the project. Because of this variation, it is not possible to total the benefits across all programs for each year.
5. The Inventory Report lacks benefit data for all of the programs administered by HUD, please refer to the investment data sheet for a more complete list of affordable housing programs administered by HUD.
6. A number of federal programs are administered in part by the Washington State Department of Commerce including the CDBG, HOME, HOPWA, ESG, and Continuum of Care programs. These programs are included on the benefits/investment tables twice. Benefits/Investment listed in the "State" section are for the state-administered portion of the program only and were reported by program staff at the Department of Commerce. Benefits/ Investment listed in the "Federal" section are for the *entire* program state-wide (including portions administered by the state, the federal government, and local entities), and were reported by staff at the HUD field office. Because of different definitions and data collection, it is not possible to subtract the "State" portion of the program's benefits from the totals.

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Trk. #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
84T	Operating	Persons provided transitional housing	*	*	*	*	*	204	239	224	227	237	1,131	State Fiscal

## State &amp; Federal Funds Obligated to Department of Commerce 1999-2009

Tracking #	Program Name	Fund Source	1999-2001 (1)		2001-2003		2003-2005
			Approp	Expended	Approp	Expended	Approp
Federal Funded Programs Administered by Commerce							
85 / 3T	Emergency Shelter Grants Program (ESG),	HUD	\$894,766	\$1,988,124	\$1,675,000	\$1,653,808	\$2,173,465
89 / 5T	HOME Investment Partnerships (state portion): <b>Home Repair /Rehabilitation Program</b>	HUD	\$8,500,000	\$8,403,043	\$8,200,000	\$8,127,314	\$4,500,000
89 / 5T	HOME Investment Partnerships (state portion): <b>HOME General Purpose</b>	HUD	\$3,700,000	\$3,631,942	\$8,500,000	\$8,459,364	\$15,000,000
89/5T	HOME Investment Partnerships (state portion): <b>Tenant Based Rental Assistance (TBRA)</b>	HUD	\$1,700,000	\$1,656,692		\$2,588,278	\$5,500,000
0T	HOME Investment Partnerships (State Portion) <b>American Dream Downpayment Initiative Program (HOME)</b>	HUD	\$115,000	\$112,308			\$953,135
12T	HOME Mobile/Manufactured Home Relocation Assistance Program : <b>Mobile Home Relocation Assistance</b>	HUD	\$579,772	\$541,449	\$231,213	\$53,761	\$904,000
12T	HOME Mobile/Manufactured Home Relocation Assistance Program: <b>Manufactured Housing Account</b>	HUD	\$820,282	\$653,497	\$664,251	\$643,429	\$664,251
116T	HOME Mobile Home Replacement Program (PILOT)	HUD					
87 / 7T	Housing Opportunities for People with AIDS (state portion)(HOPWA)	HUD	\$1,100,000	\$1,094,910	\$1,088,000	\$1,085,445	\$1,300,000
65T / 9T	Lead Hazard Control Program	HUD					
84Ta	Shelter Plus Care/ Supportive Housing Program	HUD	\$2,250,817	\$1,860,710	\$2,700,000	\$2,652,093	\$4,293,245
	Program Name	Source	1999 (1)	2000	2001	2002	2003
1T	Community Development Block Grant (CDBG) State Portion	HUD	\$1,192,163	\$2,292,170	\$3,530,886	\$2,746,747	\$3,442,983

## Notes:

1. The financial data for each program/ organization varying between state local and federal fiscal year calendars. The CDBG program listed here provided annual data while all other programs listed biennial data.
2. A number of federal programs are administered in part by the Washington State Department of Commerce including the CDBG, HOME, HOPWA, ESG, and Continuum of Care programs. These programs are included on the benefits/investment tables twice. Benefits/Investment listed in the "State" section are for the state-administered portion of the program only and were reported by program staff at the Department of Commerce. Benefits/ Investment listed in the "Federal" section are for the *entire* program state-wide (including portions administered by the state, the federal government, and local entities), and were reported by staff at the HUD field office. Because of different definitions and data collection, it is not possible to subtract the "State" portion of the program's benefits from the totals.

Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

Tracking #	2003-2005	2005-2007		2007-2009		Total
	Expended	Approp	Expended	Approp	Expended	
Federal Funded Programs Administered by Commerce						
85 / 3T	\$2,471,232	\$3,154,414	\$2,736,141	\$2,540,000	\$2,555,387	\$11,404,692
89 / 5T	\$4,386,350	\$8,400,000	\$8,321,257	\$6,353,020	\$6,353,018	\$35,590,982
89 / 5T	\$14,813,102	\$11,153,527	\$10,640,773	\$5,864,131	\$4,871,210	\$42,416,391
89 / 5T	\$5,202,005	\$5,500,000	\$5,451,033	\$6,664,863	\$6,505,214	\$21,403,222
0T	\$0	\$1,200,000	\$1,148,382			\$1,260,690
12T	\$625,111	\$1,655,051	\$1,631,258	\$2,951,756	\$2,937,768	\$5,789,347
12T	\$507,358	\$725,428	\$599,359	\$424,000	\$332,023	\$2,735,666
116T		\$691,747	\$52,851	\$2,002,554	\$1,882,337	\$1,935,188
87 / 7T	\$1,273,661	\$1,410,805	\$1,299,994	\$1,246,283	\$1,202,800	\$5,956,810
65T / 9T			\$360,747		\$2,147,062	\$2,507,809
84Ta	\$5,288,319	\$1,565,527	\$1,904,195	\$358,460	\$1,382,339	\$13,087,656
	2004	2005	2006	2007	2008	Total
1T	\$3,315,608	\$2,943,656	\$2,734,356	\$2,294,514	\$2,733,500	\$27,226,584

## APPENDIX 4: OTHER FEDERAL HOUSING PROGRAMS

### Other Federal Funds Obligated to Department of Commerce 1999-2009

Tracking #	Program Name	Fund Source	1999-2001		2001-2003		2003-2005	
			Approp	Expended	Approp	Expended	Approp	Expended
Other Federally Funded Programs Administered by Commerce								
83T	Lead Based Paint Program	EPA				\$1,000		\$554,985
11T	Weatherization	DOE, HHS, BPA	\$18,000,000	\$17,949,227	\$21,000,000	\$20,376,901	\$25,038,865	\$25,038,094
Funds by Year			1999	2000	2001	2002	2003	2004
117T	Low-income Home Energy Assistance Program (LIHEAP)	HHS	\$18,659,438	\$18,659,438	\$23,888,186	\$29,110,788	\$33,362,292	\$31,361,869

Tracking #	2005-2007		2007-2009		Total
	Approp	Expended	Approp	Expended	
Other Federally Funded Programs Administered by Commerce					
83T		\$671,894		\$521,328	\$1,749,207
11T	\$29,938,850	\$26,091,576	\$35,000,000	\$32,774,938	\$122,230,736
Funds by Year	2005	2006	2007	2008	Total
117T	\$35,354,287	\$34,111,557	\$34,861,884	\$35,116,624	\$294,486,362

## Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula
<b>Other Federally Funded Affordable Housing Programs</b>							
83T	Lead Based Paint Program	Low Income	Commerce	EPA	RCW 70.103	Legislature, EPA	A
4T / 11T	Weatherization & Energy Matchmakers (4)	Low income children and adults	Commerce	Dept. of Energy, Bonneville Power, Health and Human Services, legislature	Low-Income Home Energy Ass. Act of 1981, Energy Cons. /Production Act, RCW 43.330.110, 70.164	Congress, legislature	A
117T	Low-income Home Energy Assistance (LIHEAP)	Vulnerable low income populations (elderly, disabled, young children)	Commerce	HHS	RCW 43.63A.115	Congress	A
117T	Low-income Home Energy Assistance (LIHEAP)	As Above	As Above	As Above	As Above	As Above	As Above

## Notes:

1. This table summarizes the benefits achieved by the primary state and federal programs that help to finance affordable housing in Washington State. The benefits listed were provided by state and federal program administrators based on their databases, annual reports, and other related outcome measures such as grant reports.
2. Award Type refers to whether the award is competitive, such as a grant or is allocated by a formula. As noted, there are also several programs that include both. Program awards that are allocated by a formula include federal programs that allocate to Washington State as well as state programs that allocate to local governments.
3. Benefit refers to the primary program outcomes as defined and collected by the programs listed on this table. In addition to the benefits listed here, many of the programs generate additional indirect or long term benefits that are not listed here. In cases where figures are not reported: x= the program did not exist; \* = data was not available for this year; and 0 = there were no reported benefits.
4. Year refers to the year, as reported by program staff for this Inventory. Due to variations in data collection and reporting, it was not possible to standardize the year or time period the benefits data represents. As a result, the table includes time periods relating to the calendar year, the federal fiscal year, the state fiscal year, and the grant period that financed the project. Because of this variation, it is not possible to total the benefits across all programs for each year.
5. The Department of Commerce does not separate units weatherized using Weatherization federal dollars from units weatherized using Energy Matchmakers State dollars.



Appendix 4: Other Federal Housing Programs

Trk. #	Assistance Type	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total	Data Year (4)
<b>Other Federally Funded Affordable Housing Programs</b>														
83T	Technical assistance, lead-based paint elimination, worker training	No. of firms and individuals certified in lead-based paint inspection and remediation	x	x	x	x	177	177	166	165	231	242	1,158	Grant period
4T / 11T	Operating, capital	No. of units weatherized	*	*	3,788	4,123	3,912	4,564	3,375	3,694	2,901	3,217	29,574	Calendar
117T	Operating, technical assistance	No. of people received funds to help pay their heating bills	55,181	49,773	69,950	56,166	62,098	60,478	71,681	80,020	63,420	67,445	636,212	State Fiscal
117T	As Above	No. of people received furnace repair and/or eviction prevention assistance.	Part of above	Part of above	Part of above	1,264	1,440	688	764	1,513	612	578	6,859	State Fiscal

## APPENDIX 5: WASHINGTON STATE HOUSING PROGRAMS

### State & Federal Funds Obligated to Department of Commerce 1999-2009 (1)

Tracking #	Program Name (3)	Fund Source	1999-2001 (2)		2001-2003		2003-2005
			Approp	Expended	Approp	Expended	Approp
	State Funded Programs Administered by Commerce						
2T	Emergency Shelter Assistance/Housing Program (ESAP/ESHP) and Homeless Family Shelter Program (HFS), Licensed Overnight Youth Shelter Program	WA State	\$10,389,827	\$10,307,562	\$10,402,851	\$10,329,688	\$11,094,112
4T	Energy Matchmakers Program (Low Income Weatherization Assistance Account)	WA State	\$3,289,000	\$2,056,914	\$3,291,716	\$3,291,716	\$8,293,000
16T	Housing Trust Fund	Wa State	\$79,800,000	\$79,800,000	\$71,000,000	\$71,000,000	\$72,000,000
118T	Independent Youth Housing Program	Wa State					
119T	On Farm Infrastructure	Wa State					
14T	Re-entry Housing Pilot Project	Wa State					
13T	Transitional Housing, Operating and Rental Program (THOR)	Wa State	\$5,000,000	\$4,906,943	\$5,000,000	\$487,869	\$4,974,168
15T	Washington Families Fund	Wa State					\$2,150,000
35T	2060 Affordable Housing Recording Surcharge, Operating and Maintenance Fund(O & M)	WA State/Local					
36T / 6T	2163 Homeless Housing Recording Surcharge Homeless Grant Assistance Program (HGAP)	WA State/Local					
	Local Funded Programs Administered by Commerce						
8T	Housing Assistance for Persons in Pierce County with Mental Illness (HAPMI)	Local				\$91,910	

Notes:

1. For all housing capital programs, appropriation amounts are always equal to expenditure amounts. Expenditures may cross biennial budgets and amounts are often re-appropriated, thereby ensuring all original appropriations are expended.
2. The financial data for each program/ organization varying between state local and federal fiscal year calendars.
3. A number of federal programs are administered in part by the Washington State Department of Commerce including the CDBG, HOME, HOPWA, ESG, and Continuum of Care programs. These programs are included on the Investment table twice—under the “Federal Funded Programs Administered by Commerce” and Federal Funded Programs” sections. Benefits listed in the “State” section are for the state-administered portion of the program only and were reported by program staff at the Department of Commerce. Benefits listed in the “Federal” section are for the *entire* program state-wide (including portions administered by the state, the federal government, and local entities), and were reported by staff at the HUD field office. Because of different definitions and data collection, it is not possible to subtract the “State” portion of the program’s benefits from the totals.

Tracking #	2003-2005	2005-2007		2007-2009		Total
	Expended	Approp	Expended	Approp	Expended	
State Funded Programs Administered by Commerce						
2T	\$11,038,450	\$11,158,525	\$10,868,513	\$19,690,566	\$11,114,302	\$53,658,515
4T	\$6,025,626	\$8,362,000	\$3,022,186	\$8,381,000	\$5,406,000	\$19,802,442
16T	\$72,000,000	\$105,000,000	\$105,000,000	\$187,000,000	\$187,000,000	\$514,800,000
118T				\$1,000,000	\$780,078	\$780,078
119T		\$2,500,000	\$2,500,000	\$4,000,000	\$4,000,000	\$6,500,000
14T				\$2,956,000	\$2,198,626	\$2,198,626
13T	\$4,955,296	\$5,000,000	\$4,993,790	\$7,500,000	\$6,288,015	\$21,631,913
15T	\$2,048,488					\$2,048,488
35T	\$334,881		\$5,747,460		\$10,088,449	\$16,170,790
36T / 6T					\$10,528,092	\$10,528,092
Local Funded Programs Administered by Commerce						
8T	\$202,012		\$202,048		\$183,146	\$679,116

## Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula	Assistance Type
<b>Washington State (5)</b>								
2T	Emergency Shelter Assistance/ Housing Program (ESAP/ES HP) and Homeless Family Shelter Program (HFS)	Homeless	Commerce	Legislature	RCW 43.63A.645	Legislature	A	Operating
6T	Homeless Grant Assistance Programs	Homeless	Commerce	Legislature	RCW 43.185C	Legislature	C	Capital, operating
6T	Homeless Grant Assistance Programs	As above	As above	As above	As above	As above	As above	As above
16T	Housing Trust Fund	Low income and Homeless populations, including Elderly, Disabled (Physical or Developmental), Mentally Ill, Families, Domestic Violence Survivors, Veterans, Substance Abusers in recovery, Farmworkers	Commerce	Legislature	RCW 43.185	Legislature	C	Capital, Operating dollars
118T	Independent Youth Housing Program	Foster Youth	Commerce	Legislature	RCW 43.63A.305	Legislature	A	Operating
2T	Licensed Overnight Youth Shelter Program	Homeless Youth	Commerce	Legislature	RCW 43.63A.645	Legislature	A	Operating

Appendix 5: Washington State Housing Programs

Tracking #	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	TOTAL	Data Year (4)
<b>Washington State (5)</b>													
2T	Number of individuals served	72,468	79,732	84,092	78,426	93,083	97,130	95,167	101,977	102,868	82,316	887,259	
6T	Beds created	x	x	x	x	x	x	x	x	5,206		5,206	Calendar
6T	Units created	x	x	x	x	x	x	x	x	2,490		2,490	Calendar
16T	Units built / rehabilitated/ preserved	4,532		5,671		4,841		4,008		4,215		23,267	State Fiscal
118T	Households assisted through rental vouchers	x	x	x	x	x	x	x	x	x	32	32	State Fiscal/ Biennial split
2T	Persons Served	x	x	663	525	493	387	384	440	415	426	3,733	As above

## Summary of Affordable Housing Program Benefits (1) (Continued)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula	Assistance Type
2T	Licensed Overnight Youth Shelter Program	As Above	As Above	As Above	As Above	As Above	As Above	As Above
119 T	On Farm Infrastructure Program	Farmworkers	Commerce	Legislature	Budget bill?	Legislature	C	Loans to growers to provide housing
35T	Operating and Maintenance Fund	Low-income households	Commerce	Legislature	RCW 36.22.178	Legislature	C	Operating
14T	Re-Entry Housing Pilot Project	Jail and prison offenders	Commerce	Legislature	RCW 13.185.060	Legislature	C	Operating
13T	Transitional Housing, Operating, and Rental Program (THOR)	Homeless families	Commerce	Legislature	Chapter 256, Laws of 2008	Legislature	A	Operating
15T	Washington Families Fund (WFF)	Homeless Families	Commerce	Legislature	RCW 43.330.167	Legislature	C	Operating

## Notes:

1. This table summarizes the benefits achieved by the primary state and federal programs that help to finance affordable housing in Washington State. The benefits listed were provided by state and federal program administrators based on their databases, annual reports, and other related outcome measures such as grant reports.

2. Award Type refers to whether the award is competitive, such as a grant or is allocated by a formula. As noted, there are also several programs that include both. Program awards that are allocated by a formula include federal programs that allocate to Washington State as well as state programs that allocate to local governments.

3. Benefit refers to the primary program outcomes as defined and collected by the programs listed on this table. In addition to the benefits listed here, many of the programs generate additional indirect or long term benefits that are not listed here. In cases where figures are not reported: x= the program did not exist; \* = data was not available for this year; and 0 = there were no reported benefits.

4. Year refers to the year, as reported by program staff for this Inventory. Due to variations in data collection and reporting, it was not possible to standardize the year or time period the benefits data represents. As a result, the table includes time periods relating to the calendar year, the federal fiscal year, the state fiscal year, and the grant period that financed the project. Because of this variation, it is not possible to total the benefits across all programs for each year.

Appendix 5: Washington State Housing Programs

Tracking #	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	TOTAL	Data Year (4)
2T	Bednights	x	x	7,252	6,199	5,755	5,484	5,606	8,026	6,642	7,122	52,086	Program to date
119T	Seasonal units provided	x	x	x	x	x	x	1,322		1,782		3104	Biennial
35T	Units	x	x	x	x	x	x	x	x	x	x	1993	
14T	People who left prison and got housing assistance	x	x	x	x	x	x	x	x	x	190	190	Calendar
13T	Households served - state fiscal year	*	985	875	1,038	1,904	1,353	1,312	1,396	1,027	1,568	11,458	
15T	Persons served	x	x	x	x	x	x	253	343	796	1,450	2,842	

## APPENDIX 6: LOCAL GOVERNMENT HOUSING PROGRAMS

### Funds Obligated to Local Governments 1999-2008

Tracking #	Program Name	1999	2000	2001	2002	2003	2004
37T	A Regional Coalition for Affordable Housing (ARCH) Trust Fund***	\$1,081,192	\$3,292,267	\$2,029,648	\$1,652,469	\$960,691	\$220,000
8T	Housing Assistance for Persons in Pierce County with Mental Illness (HAPMI)				\$91,910		\$202,012
39T	King County Housing Finance Program (HOF)****	No data	No data	No data	No data	No data	No data
41T	Multi-Unit Housing Tax Incentive Program	No data	No data	No data	No data	No data	No data
38T	Seattle Housing Levy 1995 Operating & Maintenance Trust Fund	\$1,250,143	\$1,250,143	\$1,250,143	\$1,250,142		
38T	Seattle Housing Levy 1995 Rental < 50% AMI Production	\$5,583,429	\$5,583,428	\$5,583,428	\$5,583,428		
38T	Seattle Housing Levy 1995 Rental 50-65% AMI Production	\$351,143	\$351,143	\$351,143	\$351,142		
38T	Seattle Housing Levy 1995 Homeowner - Rehabilitation	\$534,871	\$501,061	\$416,715	\$416,715		
38T	Seattle Housing Levy 1995 Homebuyer	\$298,557	\$332,367	\$416,715	\$416,715		
38T	Seattle Housing Levy 2002 Neighborhood Housing Opportunity Program					\$1,030,571	\$1,030,571
38T	Seattle Housing Levy 2002 Operating & Maintenance Program					\$1,109,286	\$1,109,286
38T	Seattle Housing Levy 2002 Rental Assistance Program					\$406,000	\$406,000
38T	Seattle Housing Levy 2002 Rental Preservation & Production Program					\$8,015,714	\$8,015,714
38T	Seattle Housing Levy 2002 Homeownership Program					\$1,115,857	\$1,115,857
35Ta	2060 Affordable Housing For all Surcharge*					\$6,616,315	\$5,103,679
36Ta	2163/1359 Local Homelessness Housing Surcharge**						
	<b>TOTAL</b>	<b>\$9,099,335</b>	<b>\$11,310,409</b>	<b>\$10,047,792</b>	<b>\$9,762,521</b>	<b>\$19,254,434</b>	<b>\$17,203,119</b>

\*2060 This data represents the local government's portion of the Affordable Housing for all (\$10) Surcharge. This data is from the Local Government Financial Reporting System LGFRS). The data represents revenues reported or Auditor Filing & Recording Fees (341.21.00) As required by RCW 36.22.178 the revenues are split between state (40%) and local governments (60%)

\*\*2163/1359 This data represents the local government's portion of the Homeless Housing (\$10 and \$8) Surcharge. The data is from the Local Government Financial Reporting System LGFRS). The data represents revenues reported or Auditor Filing & Recording Fees (341.21.00) As required by RCW 36.22.179 and RCW 36.22.1791 the half of the surcharge revenues are split between state (40%) and local governments (60%) the additional surcharge, began in 2007, is split state (10%) and local governments (90%).

\*\*\*This data is from the Washington Low Income Housing Alliance Inventory Survey.

\*\*\*\* This data is from aggregated from 1990 to the present. Please find more information here:

<http://www.kingcounty.gov/Socialservices/Housing/ContractorsAndPartners/ContractorTools/FundDescriptions/HousingDevelopment.aspx>



Tracking #	2005	2006	2007	2008	Total
37T		\$605,000	\$450,000	\$6,713,000	\$17,004,267
8T		\$202,048		\$183,146	\$679,116
39T	No data	No data	No data	No data	\$34,000,000
41T	No data	No data	No data	No data	\$0
38T					\$5,000,571
38T					\$22,333,713
38T					\$1,404,571
38T					\$1,869,362
38T					\$1,464,354
38T	\$1,030,571	\$1,030,571	\$1,030,572	\$1,030,572	\$6,183,428
38T	\$1,109,286	\$1,109,285	\$1,109,285	\$1,109,286	\$6,655,714
38T	\$406,000	\$406,000	\$406,000	\$406,000	\$2,436,000
38T	\$8,015,714	\$8,015,714	\$8,015,714	\$8,015,715	\$48,094,285
38T	\$1,115,857	\$1,115,857	\$1,115,857	\$1,115,857	\$6,695,142
35Ta	\$6,585,320	\$5,851,481	\$527,327	\$5,272,727	\$29,956,850
36Ta		\$7,037,464	\$9,573,306	\$11,256,258	\$27,867,029
	\$18,262,748	\$25,373,421	\$22,228,061	\$35,102,562	\$177,644,402

## Summary of Affordable Housing Program Benefits (1)

Tracking #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula	Assistance Type
<b>Local Government</b>								
35Ta	Affordable Housing For All Surcharge (per HB 2060)	Extremely low-income households	Local governments and Commerce	Legislature	RCW 36.22.178	Surcharge of \$10 for each document recorded (state keeps 40%, locals 60%)	C	Capital, operating
37T	ARCH	Low income elderly, families, and special needs	Local governments	Local general funds		Development and preservation of affordable housing in East King County	C	Capital
8T	Housing Assistance for Persons in Pierce County with Mental Illness	People with mental illness	Commerce	Legislature	RCW 82.14.400(5)	Legislature, Pierce County	C	Operating
36T	Homeless Housing Recording Surcharge (per HB 2163)	Homeless	Local governments and Commerce	Legislature	RCW 36.22.179	Surcharge for local homeless housing and assistance	C	Capital, operating
39T	King Co Housing Finance Program	Low income	King County	King County	King County	Housing Opportunity Fund	C	Capital
41T	Multi-Unit Housing Tax Incentive Program	Low income	Local Governments	Legislature	RCW 84.14.100	Property tax exemptions	NA	Tax relief
38T	<b>Seattle Housing Levy</b>							
	1995 Homeowner - Rehabilitation	Homeowners ≤ 80% AMI	Seattle Office of Housing	City of Seattle	RCW 84.55.050 & RCW 84.52.105	Levy on property taxes	A	Loans
	1995 Homebuyer	First-time homebuyers ≤ 80% AMI	Seattle Office of Housing	City of Seattle	RCW 84.55.050 & RCW 84.52.106	Levy on property taxes	A	Loans (downpayment assistance)
	1995 Rental 50-65% AMI Production	Renters ≤ 50% AMI & 65% AMI	Seattle Office of Housing	City of Seattle	RCW 84.55.050 & RCW 84.52.107	Levy on property taxes	C	Loans (capital)

Appendix 6: Local Government Housing Programs

Trk. #	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	TOTAL	Data Year
<b>Local Government</b>													
35Ta	Number of beds created via county funded projects	x	x	x	x	x	*	*	*	*	5,206	5,206	Calendar
37T	Total units	256	430	102	66	74	11		40	16	248	1,243	Calendar
8T	Households received vouchers	x	x	x	x	46	47	42	42	26	26	229	Fed Fiscal
36T	State and local beds	x	x	x	x	x	x	x	4,075	7,879	6,014	17,968	Calendar
39T	Development projects supported / units created											113/ 2754	1990 - 2009
41T	Tax exemption certificates issued and Total units / no. of affordable units	x	x	x	x	x	x	x	x	61 1162 / 348	32 1239 / 152	93 2401 / 500	Calendar
38T	<b>Seattle Housing Levy</b>												
	Homes rehabilitated	34	34	34	34							138	
	Homebuyer loans awarded	13	13	13	13							51	
	Units preserved and produced	Included in Rental ≤ 50% AMI below										0	

## Summary of Affordable Housing Program Benefits (1) (Continued)

Trk. #	Program	Population Served	Administered By	Administered For	Statutory Authority	Funding Authorization	Award Type (2) C=Competitive A=Allocated by Formula	Assistance Type
38T	<b>Seattle Housing Levy (Continued)</b>							
	1995 Rental < 50% AMI Production	Renters $\leq$ 30% AMI & 50% AMI	Seattle Office of Housing	City of Seattle	RCW 84.55.050 & RCW 84.52.108	Levy on property taxes	C	Loans (capital)
	1995 Operating & Maintenance Trust Fund	Households $\leq$ 30% AMI, primarily homeless individuals & families	Seattle Office of Housing	City of Seattle	RCW 84.55.050 & RCW 84.52.109	Levy on property taxes	C	Grants
	2002 Rental Preservation & Production Program	Units: 75% for households $\leq$ 30% AMI; 20% $\leq$ 50% AMI; 5% $\leq$ 60% AMI	Seattle Office of Housing	City of Seattle	RCW 84.55.050	Levy on property taxes	C	Loans (capital)
	2002 Neighborhood Housing Opportunity Program	Included in 2002 RP&P Program totals above	Seattle Office of Housing	City of Seattle	RCW 84.55.050	Levy on property taxes	C	Loans (capital)
	2002 Operating & Maintenance Program	Households $\leq$ 30% AMI, primarily homeless individuals & families	Seattle Office of Housing	City of Seattle	RCW 84.55.050	Levy on property taxes	C	Grants
	2002 Homeownership Program	First-time homebuyers $\leq$ 80% AMI (1/2 of funds for HB $\leq$ 60% AMI)	Seattle Office of Housing	City of Seattle	RCW 84.55.050	Levy on property taxes	A	Loans (downpayment assistance)
	2002 Rental Assistance Program	Emergency Rental Assistance Program: HH $\leq$ 50% AMI who are facing temporary economic hardship that put them at risk of eviction or are homeless or at risk of homelessness	United Way and 10 community based nonprofit agencies	City of Seattle, Human Services Dept.	RCW 84.55.050	Levy on property taxes	A	Grants
		Rental Stabilization Program: families and individuals who are homeless or at risk of homelessness; rent assistance for 6-18 months plus case management	Salvation Army				A	Grants

Appendix 6: Local Government Housing Programs

Tracking #	Benefit (3)	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	TOTAL	Data Year
38T	Seattle Housing Levy (Continued)												
	Units preserved and produced	329	329	329	329							1,315	
	Units supported	42	42	42	42							168	
	Units preserved and produced					181	318	290	291	307	165	1,552	
	Units funded					49	36	42	25	110	0	262	
	Units supported					12	24	0	0	20	50	106	
	Homebuyer loans awarded					34	34	34	34	34	34	203	
	Households assisted					242	970	815	688	602	515	3,832	
	Households assisted					39	127	115	78	48	52	459	

## **APPENDIX 7: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FEDERALLY FUNDED HOUSING ASSISTANCE PROGRAMS THAT DO NOT DIRECTLY BENEFIT AFFORDABLE HOUSING BUT ARE RELATED**

### **Community Development Block Grants/Brownfields Economic Development Initiative 14.246 (108T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)  
Administered by: U. S. Department of Housing and Urban Development (HUD)  
Total Investment: \$2,608,020.00  
Total Benefit: No data available

To return Brownfield's to productive economic use by assisting units of general local government in carrying out economic development projects on contaminated land or buildings. BEDI grants are designed to enhance the security of loans guaranteed under the Section 108 program or improve the viability of projects financed with Section 108 funds.

Applicant Eligibility (081): Units of general local government.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=3936c123bb554dcb4f6f92d6b7300172>

### **Community Development Block Grants/ Entitlement Grants 14.218 (53T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)  
Administered by: U. S. Department of Housing and Urban Development (HUD)  
Total Investment: \$500,149,659.00  
Total Benefit: 79,984 Households

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States.

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; [42 U.S.C.-5301](#) et seq.

Source: Provided by HUD staff

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/>

**Community Development Block Grants/ State Administered CDBG/ Small Cities Program 14.219 (54T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$236,101.00

Total Benefit: No data available

Also known as the Small Cities CDBG program, States award grants to smaller units of general local government that carry out community development activities. Annually, each State develops funding priorities and criteria for selecting projects.

Since States are in the best position to know, and to respond to, the needs of local governments, Congress amended the Housing and Community Development Act of 1974 (HCD Act) in 1981 to give each State the opportunity to administer CDBG funds for non-entitlement areas. Non-entitlement areas include those units of general local government which do not receive CDBG funds directly from HUD as part of the entitlement program (Entitlement Cities and Urban Counties). Non-entitlement areas are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000.

The State CDBG program has replaced the Small Cities program in States that have elected to participate. Currently, 49 States and Puerto Rico participate in the program. HUD continues to administer the program for the non-entitled counties in the State of Hawaii because the State has permanently elected not to participate in the State CDBG Program.

Source: Provided by HUD staff

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/stateadmin/>

**Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii (107T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$158,866,303.00

Total Benefit: No data available

The primary objective of this program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low- and moderate-income. Each activity funded must meet one of the program's National Objectives by: Benefiting low- and moderate-income families; aiding in the prevention or elimination of slums or blight; or meeting other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available.

Forty-nine State governments and the Commonwealth of Puerto Rico receive funds from HUD under this program. The state of Hawaii does not participate and HUD allocates the state's share of funds to the three Hawaii non-entitled counties. Funds are allocated to each state based on a statutory formula. States must distribute the funds to units of general local government in no entitlement areas.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=8db7e03b85a3b294cf7f4433baa7c9ea>

### **Community Development Block Grants/Technical Assistance Program 14.227 (106T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$181,554.00

Total Benefit: No data available

To help States, units of general local government, Indian Tribes and area-wide planning organizations to plan, develop and administer local Community Development Block Grant programs.

States, units of general local government, national or regional nonprofit organizations that has membership comprised predominately of entities or officials of entities of CDBG recipients, for-profit or nonprofit professional and technical services companies or firms that have demonstrated knowledge of the CDBG program and the capacity to provide technical assistance services, public or private nonprofit or for-profit organizations, including educational institutions and area-wide planning organizations. Specifications for respondents to competitive requests for proposals are stated in the request documents.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=6eca273200d23d294426ee37b041bd8e>

### **Economic Development Initiative-Special Project, Neighborhood Initiative and Miscellaneous Grants 14.251 (109T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$7,424,998.00

Total Benefit: No data available

The annual appropriation of funds to the Department and the accompanying Conference Report or Congressional Record accompanying the appropriation set forth grants in a specified amount to designated organizations for the activities specified by Congress.



The Conference Report or Congressional Record accompanying the annual appropriation of funds to the Department specifies the individual grantees eligible to receive each grant. These typically are nonprofit organizations, units of State or local government and Indian Tribes.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=7761bf8ab167bc77ebe76aa7202e56e1>

### **General Research and Technology Activity 14.506 (110T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$125,083.00

Total Benefit: No data available

To carry out research, demonstration and program evaluation and monitoring projects of high priority and pre-selected by the Department to improve the operations of the Department's programs.

HUD's Office of Policy Development and Research's (PD&R) funds are awarded through competitive procurement solicitations or Interagency Agreements with other Federal Agencies. Contracts and Interagency Agreement awards must comply with FAR requirements.

Researchers, research organizations, State and local governments, academic institutions, public and/or private profit and nonprofit organizations which have authority and capacity to carry out projects.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=8a79100e190d283b75b9adcaaa78c50b>

### **Manufactured Home Loan Insurance-Financing Purchase of Manufactured Homes as Principal Residences of Borrowers 14.110 (99T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$86,906.00

Total Benefit: No data available

To make possible reasonable financing of manufactured home purchases.

HUD insures lenders against loss on loans. Insured loans may be used to purchase manufactured home units by buyers intending to use them as their principal places of residence. Effective March 3, 2009, the maximum amount of the loan is \$69,678, whether single or multiple modules. The borrower must give assurance that the unit will be placed on a site which complies with local zoning and land development requirements.

All persons are eligible to apply.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=ae144abe558fb95da03be493574a6351>

**Property Improvement Loan Insurance for Improving All Existing Structures and Building of New Nonresidential Structures 14.142 (103T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$21,592,687.00

Total Benefit: No data available

To facilitate the financing of improvements to homes and other existing structures and the building of new nonresidential structures.

HUD insures lenders against loss on loans. Insured loans may be used to finance alterations, repairs, and improvements for existing structures and the building of new nonresidential structures which substantially protect or improve the basic livability or utility of the properties. The maximum loan amount is \$25,000 for improving a single family home or for improving or building a nonresidential structure. For improving a multifamily structure, the maximum loan amount is \$12,000 per family unit, not to exceed a total of \$60,000 for the structure.

Eligible borrowers include the owner of the property to be improved, a lessee having a lease extending at least 6 months beyond maturity of the loan, or a purchaser of the property under a land installment contract.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=c8d8a9faf561d4ab1ec6547609e53b04>

**Tribal Colleges and Universities Program 14.519 (111T)**

Funding Source: U. S. Department of Housing and Urban Development (HUD)

Administered by: U. S. Department of Housing and Urban Development (HUD)

Total Investment: \$750,000.00

Total Benefit: No data available

To assist Tribal Colleges and Universities (TCU) build, expand, renovate, and equip their own facilities, and to expand the role of the TCUs into the community through the provision of needed services such as health programs, job training, and economic development activities.

Tribal Colleges and Universities that meet the statutory definition of a TCU established in Title III of the 1998 Amendments to the Higher Education Act of 1965 (Public Law 105-244, approved October 7, 1998) that are two-or four-year, fully accredited or that are candidates for accreditation by a regional institutional accrediting association recognized by the Department of Education are eligible to submit applications for funding.

Source: Provided by HUD staff

<https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=d064e886dad048bd9f9299ae2c9df5ad>

Federal Funds Obligated to Washington State from the Department of Housing and Urban Development 1999-2008

Tracking #	Fund Type	CFDA No	Program Name	1999	2000	2001	2002	2003
Programs that benefit affordable housing but are not specific to it								
108T	GG	14.246	CDBG Economic Dev.	0	0	0	0	1,004,803
54T	GG	14.219	CDBG Small Cities Program	144,202	63,699	28,200	0	0
106T	GG	14.227	CDBG / Discretionary Fund / Tech Assist	37,959	51,983	47,847	18,640	22,142
53T	GG	14.218	CDBG/Entitlement	55,575,014	50,935,589	51,718,656	52,028,531	50,013,949
109T	GG	14.251	Economic Dev. Initiative Special Projects	0	0	0	0	0
110T	GG	14.506	General Research And Technology Activity	24,634	14,294	4,911	17,412	42,030
99T	GL	14.110	Manufactured Home Loan Insurance	0	0	86,906	0	0
103T	GL	14.142	Property Loan Insurance Existing Structures	6,975,700	6,161,243	2,824,755	605,629	1,685,318
111T	GG	14.519	Tribal Colleges And Universities Program	0	0	0	0	0
<b>Subtotal</b>				<b>1,755,723,538</b>	<b>2,423,978,039</b>	<b>2,974,548,628</b>	<b>4,066,491,479</b>	<b>4,816,895,460</b>

Appendix 7: Other Programs Not Specific to Affordable Housing

Tracking #	2004	2005	2006	2007	2008	Total
Programs that benefit affordable housing but are not specific to it						
108T	629,153	172,500	0	801,564	0	\$2,608,020.00
54T	0	0	0	0	0	\$236,101.00
106T	2,983	0	0	0	0	\$181,554.00
53T	55,059,025	47,244,286	43,129,482	49,074,753	45,370,374	\$500,149,659.00
109T	0	0	0	0	7,424,998	\$7,424,998.00
110T	1,000	5,802	0	0	15,000	\$125,083.00
99T	0	0	0	0	0	\$86,906.00
103T	1,072,136	1,021,687	544,521	254,752	446,946	\$21,592,687.00
111T	0	0	0	0	750,000	\$750,000.00
Subtotal	3,304,059,452	1,544,288,669	1,428,371,124	1,625,756,147	5,784,544,435	\$29,724,656,971.00

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