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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

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.

---

1This 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](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/](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 provided benefits data; c) for
programs administered by the state, state administrators were contacted and asked to provided
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 Book2; 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.

2 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 programs, 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\(^3\), 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.

\(^3\) Shimberg Center at University of Florida, National Low Income Housing Coalition; [http://www.shimberg.ufl.edu/](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

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

Figure 1

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.

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)

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%.

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.

6 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.
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.

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7 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\(^8\)
The level of investment in affordable housing is 70% multifamily housing and 30% single family housing.

Figure 6: Total Operating versus Capital Funding, All Sources 1999-2008\(^8\) (Dollars in Billions)
Of all the funding from 1999-2008, 62% went to capital and 38% went to operating.

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.

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\(^8\) Source: HUD, USDA and Local Government reports requested by HTF, and HTF data
\(^9\) 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\textsuperscript{10}
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 7

Figure 8: Sources of Federal Funds by Source Agency 1999-2008\textsuperscript{11} (Dollars are in Millions)\textsuperscript{12}
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]

Figure 8

\textbf{State Funded}

\begin{itemize}
\item \textsuperscript{10} Source: HUD, USDA and Washington State Housing Finance Commission reports requested by HTF
\item \textsuperscript{11} Source: HUD, USDA and Washington State Housing Finance Commission reports requested by HTF
\item \textsuperscript{12} The Washington State Housing Finance Commission (WSHFC) manages Federal Tax Credits allotted from the Federal Internal Revenue Service.
\end{itemize}
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)**

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

**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).

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13 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\(^\text{14}\)

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.

\(^{14}\)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**
Of the units produced, rehabilitated or assisted 76% were rental and 24% were homeownership.

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>24%</td>
<td>46,810</td>
</tr>
<tr>
<td>Homeownership</td>
<td>76%</td>
<td>148,964</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services</td>
<td>8%</td>
<td>173,002</td>
</tr>
<tr>
<td>Vouchers</td>
<td>12%</td>
<td>264,685</td>
</tr>
<tr>
<td>Downpayment</td>
<td>80%</td>
<td>1,729,078</td>
</tr>
</tbody>
</table>

15 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\textsuperscript{16}

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\textsuperscript{17}, 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. \textit{Source: Fall 2009 Washington State Center for Real Estate Research Report.}

<table>
<thead>
<tr>
<th>County</th>
<th>Median Home Price</th>
<th>Area Median Income (Based on a household of four)</th>
<th>Housing Affordability Index (HAI)</th>
<th>First-Time HAI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statewide</td>
<td>$253,500</td>
<td>$59,233</td>
<td>125.5</td>
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- 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. \textit{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. \textit{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

\textsuperscript{16} Affordable Housing Advisory Board 2010-2015 5-Year Plan

\textsuperscript{17} Based on affordable housing production expenditures and wine industry volume in 2007.
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.

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.
Chapter 3: Overview of the Washington State Housing Trust Fund

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)

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)

- General Low Income: 44%
- Families with Children: 18%
- Elderly: 15%
- Permanent Farmworker: 12%
- Seasonal FW: 5%
- Market Rate: 5%
- Below 30% AMI: 1%
- 31-50% AMI: 7%
- 51-80% AMI: 1% 18%
- Over 80% AMI: 1%

*Includes shelters

Figure 16: Households* Served (2007 Annual Report Data)
Figure 17: Housing Trust Fund: HouseHolds Served, 2007 “Point-In-Time” Annual Report Data (Includes Shelters)
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.\(^{18}\) 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

\(^{18}\) RCW 43.185.050
Figure 19: Housing Trust Fund Capital Budget Appropriations

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<td><strong>$200,000,000</strong></td>
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* 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)**

![Chart showing HTF Leveraged Funds](chart1.png)

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

![Pie chart showing total funding sources](chart2.png)

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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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/](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](http://www.rurdev.usda.gov/wa/publications.htm)  
[https://www.cfda.gov/index?s=program&mode=form&tab=step1&id=ede0ddb36a3af911603ef251a159ed93](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
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=8319093138bae0759450c85f9e6afbb3d

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=a8cf236940764b5a6baaf95710b8598
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](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 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).
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.

Honorable 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.

Land Acquisition Program (28T)

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.
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

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

City of Clark
County of Kitsap
County of Pierce
City 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=f97a6634b1a46a2e5f4fb419766ae8ee

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
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.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
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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

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.
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.

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
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
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.
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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=5bfbd95277e7afba5cf63f3865c8a71

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.
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

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
Section 8 Housing Vouchers 14.871 & 14.879 (91T)

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

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

Funding Source: U.S. Department of Housing and Urban Development
Administrated 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=898ff4973e3d7719cb087ededd9b5c43

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
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
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  

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/
Chapter 4: Affordable Housing Inventory Program Descriptions

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](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](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](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
Chapter 4: Affordable Housing Inventory Program Descriptions

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:
- Elderly (60 years of age or older).
- Persons with disabilities.
- Children under six years of age.
- Hindered by communication barriers, such as those who do not understand English or do not have easy access to common public news media.
- 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
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.

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.
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.

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.


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.


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 Homelessness 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 programs, 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.
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.

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)**

<table>
<thead>
<tr>
<th>Funding Source:</th>
<th>Levy on property taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administered by:</td>
<td>City of Seattle Office of Housing</td>
</tr>
<tr>
<td>Total Investment:</td>
<td>$102,137,140.00</td>
</tr>
<tr>
<td>Total Benefit:</td>
<td>8,086 Units/households</td>
</tr>
</tbody>
</table>

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%).

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.

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.

<table>
<thead>
<tr>
<th></th>
<th>RCW Citation</th>
<th>Year Adopted</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>STATE/LOCAL PROPERTY TAXES:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>35.21.755</td>
<td>1974</td>
<td>Exemption from in-lieu of property tax payments for public corporations - includes publicly-owned low-income housing</td>
</tr>
<tr>
<td>2</td>
<td>84.14.020</td>
<td>1995</td>
<td>Targeted multi-unit residential structures, 12 year exemption</td>
</tr>
<tr>
<td>3</td>
<td>84.36.041</td>
<td>1989</td>
<td>Nonprofit homes for the aging; housing for low-income seniors</td>
</tr>
<tr>
<td>4</td>
<td>84.36.042</td>
<td>1998</td>
<td>Nonprofit homes for developmentally disabled</td>
</tr>
<tr>
<td>5</td>
<td>84.36.043</td>
<td>1983</td>
<td>Nonprofit housing facilities for the homeless</td>
</tr>
<tr>
<td>6</td>
<td>84.36.135</td>
<td>1983</td>
<td>Property owned by the state Housing Finance Commission</td>
</tr>
<tr>
<td>7</td>
<td>84.36.580</td>
<td>1999</td>
<td>Nonprofit housing for very low-income families</td>
</tr>
<tr>
<td><strong>LEASEHOLD EXCISE TAX:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>82.29A.130(3)</td>
<td>1976</td>
<td>Subsidized housing facilities owned by public housing authorities</td>
</tr>
<tr>
<td><strong>STATE BUSINESS AND OCCUPATION TAX:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>82.04.2908</td>
<td>2004</td>
<td>Reduced tax rate for proprietary adult boarding homes</td>
</tr>
<tr>
<td>10</td>
<td>82.04.327</td>
<td>1987</td>
<td>Exempts income of adult family homes</td>
</tr>
<tr>
<td>11</td>
<td>82.04.408</td>
<td>1983</td>
<td>Exempts income of State Housing Finance Commission</td>
</tr>
<tr>
<td>12</td>
<td>82.04.4264</td>
<td>2005</td>
<td>Exempts income of nonprofit adult boarding homes</td>
</tr>
<tr>
<td>13</td>
<td>82.04.4337</td>
<td>2004</td>
<td>Deduction for Medicare payments received by adult boarding homes</td>
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<tr>
<td>14</td>
<td>82.04.615</td>
<td>2007</td>
<td>Exempts Public Housing Authorities on federal grants</td>
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<tr>
<td><strong>STATE/LOCAL RETAIL SALES/USE TAX15:</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>15</td>
<td>82.04.050(10)</td>
<td>1975</td>
<td>Labor &amp; services for construction or remodeling of structures owned by local housing authorities (contractors pay use tax on materials). Revenue impact includes federal govt. structures.</td>
</tr>
<tr>
<td>16</td>
<td>82.08.02745</td>
<td>1996</td>
<td>Construction or remodeling of housing facilities for farm workers</td>
</tr>
<tr>
<td>17</td>
<td>82.08.02915</td>
<td>1995</td>
<td>Cost of materials for construction or remodeling of alternative housing facilities by nonprofit social welfare organizations</td>
</tr>
<tr>
<td>18</td>
<td>82.08.02999</td>
<td>1988</td>
<td>Emergency lodging for homeless persons provided under a shelter voucher program</td>
</tr>
<tr>
<td>19</td>
<td>82.08.995</td>
<td>2007</td>
<td>Property and services financed by federal grants provided by a public corporation to low-income housing authorities</td>
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</tbody>
</table>

---

15 Use tax statutes not shown separately.
<table>
<thead>
<tr>
<th>#</th>
<th>Level</th>
<th>Estimated Tax Savings(^{20}) Biennium ($000)</th>
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<tr>
<td>1</td>
<td>State</td>
<td>970</td>
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<tr>
<td></td>
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<td>3,037</td>
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<td>2</td>
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<td>205</td>
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<td></td>
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<td>639</td>
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<td>3</td>
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<td>1,381</td>
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<td></td>
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<td>4,647</td>
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<td>4</td>
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<td>76</td>
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<td>5</td>
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<td></td>
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<td>3,282</td>
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<tr>
<td>6</td>
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<td></td>
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<tr>
<td>7</td>
<td>State</td>
<td>3,078</td>
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<td></td>
<td>Local</td>
<td>9,629</td>
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<td>8</td>
<td>State</td>
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<td>9,489</td>
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<tr>
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<td>Local</td>
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</tbody>
</table>

\(^{20}\) 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

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

![Affordable Home Prices](affordable_home_prices.png)  
![Affordable Rents](affordable_rents.png)  

Sources: WA Center for Real Estate Research and NLIHC

---

**Funding Source**

Total Funding 1999 – 2007

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

Sources: NLIH
Chapter 5: Case Studies and County Profiles

Funding Sources and Activities

Multifamily Funding

![Multifamily Funding Chart]

**Funding Sources:**

- 2163: $21,600
- 9% Tax Credits: $478,500\(^{22}\)
- 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

![Homeownership Funding Chart]

**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

---

\(^{21}\) 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.

\(^{22}\) 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.

\(^{23}\) 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.
Chapter 5: Case Studies and County Profiles

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

Funding Sources

Total Funding 1999 – 2007
Federal: $1,955,505
State: $1,144,367
Local: $0
Funding Sources and Activities

**Multifamily Funding**

- HTF: $953,589
- Total units: 24

**Homeownership Funding**

- 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

**Client-Based Funding**

- ESAP: $190,778
- ESGP: $108,905
- Total clients served: 3,742
Characteristics of Multifamily Properties

Use of Funding

Type of Structure

Target Client

Target Income

NO DATA PROVIDED

NO DATA PROVIDED
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

Affordable Home Prices

<table>
<thead>
<tr>
<th>Home price affordable at median income</th>
<th>Median home price</th>
<th>Median income</th>
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<tbody>
<tr>
<td>$177,480</td>
<td>$158,300</td>
<td>$61,200</td>
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Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents

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<thead>
<tr>
<th>Rent affordable at median renter income</th>
<th>Fair Market Rate for 2 bedroom apartment</th>
<th>Rent affordable at minimum wage</th>
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<tbody>
<tr>
<td>$872</td>
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<td>$420</td>
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Sources: NLIHC

Funding Sources

Total Funding 1999 – 2007

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<th>Source</th>
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<tr>
<td>Federal</td>
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<tr>
<td>State</td>
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<tr>
<td>Local</td>
<td>$232,750</td>
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Sources: NLIHC
Chapter 5: Case Studies and County Profiles

Funding Sources and Activities

**Multifamily Funding**

<table>
<thead>
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<th>Funding Source</th>
<th>Amount</th>
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<tr>
<td>Bank</td>
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<td>HUD</td>
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<td>Kennewick Housing Authority:</td>
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<td>NPF Bonds</td>
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<td>4% Tax Credits</td>
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<td>9% Tax Credits</td>
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<td>Tri Cities Home Consortium:</td>
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<td>USDA</td>
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Total units: 2,323

**Homeownership Funding**

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<td>HOME</td>
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<td>WSHFC Home Choice Loan</td>
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<td>WSHFC House Key Loan</td>
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<td>WSHFC House Key Mortgage Loan:</td>
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<td>WSHFC House Key Plus DPA Loan:</td>
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<td>WSHFC House Key Rural Loan:</td>
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Total households served: 2,356

**Client-Based Funding**

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<tr>
<td>Housing Choice Vouchers</td>
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</table>

Total clients served: 3,742
Characteristics of Multifamily Properties

**Use of Funding**

- Acquisition: 32%
- New Construction: 32%
- Rehab: 36%

**Type of Structure**

- Permanent Rental: 100%

**Target Client**

- Families: 60%
- Elderly: 6%
- Disabled: 3%
- Farmworker: 3%
- Homeless: 6%
- Special Needs: 6%
- NP Facility: 6%
- Elderly, Disabled: 6%

**Target Income**

- <30%: 75%
- <30%<60%: 7%
- <60%: 6%
- <50%: 6%
- <50%>80%: 6%
- <60%>60%: 6%
- <30%: 75%
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

Funding Sources

Total Funding 1999 – 2007
Federal: $40,532,153
State: $7,721,670
Local: $2,033,350
Chapter 5: Case Studies and County Profiles

Funding Sources and Activities

**Multifamily Funding**

- 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**

- 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**

- Housing Choice Vouchers: $65,067

Total clients served: 60
Characteristics of Multifamily Properties

Use of Funding

- Acquisition: 31%
- New Construction: 54%
- Rehabilitation: 7%
- Relocation: 8%
- Relocation

Type of Structure

- Permanent Rental: 89%
- Mobile Homes: 11%

Target Client

- Elderly: 28%
- Elderly, Disabled: 9%
- Farmworkers: 27%
- Families: 27%
- Homeless: 9%

Target Income

- <30%: 56%
- <30%, <60%: 33%
- <50%: 11%
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

Affordable Home Prices

Affordable Rents

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**

- 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**

- 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**

- 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

- New Construction 20%
- Acquisition 10%
- Rehabilitation 3%
- Acquisitions

Type of Structure

- Permanent Rental 100%

Target Client

- Disabled
- Elderly, Disabled
- Families
- Homeless
- Homeless Families
- Homeless, Special Needs
- NP Facility
- Special Needs
- Tribal Families

Target Income

- <30%
- <30%,<50%
- <30%,<60%
- <50%
- <60%
- <80%
- >80%
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

Funding Sources

Total Funding 1999 – 2007
Federal: $624,251,334
State: $22,516,708
Local: $55,579,694
Funding Sources and Activities

**Multifamily Funding**

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<td>2060/2163:</td>
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<td>CDBG:</td>
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<td>Clark County:</td>
<td>$200,000</td>
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<td>FHLB:</td>
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<td>HOME:</td>
<td>$9,582,744</td>
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<td>HTF:</td>
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<td>HUD 202/811:</td>
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<td>LIHTC:</td>
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<td>McKinney:</td>
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<td>MFA Bonds:</td>
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<td>Other:</td>
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<td>4% Tax Credits:</td>
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<td>9% Tax Credits:</td>
<td>$1,732,781</td>
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<td>Vancouver Housing Authority:</td>
<td>$3,024,203</td>
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Total units: 3,837

**Homeownership Funding**

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<td>HTF:</td>
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<td>WSHFC CRA:</td>
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<td>WSHFC Home Choice Loan:</td>
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<td>WSHFC House Key Loan:</td>
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<td>WSHFC House Key Rural Loan:</td>
<td>$68,805</td>
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Total households served: 3,039
### Funding Sources and Activities

#### Client-Based Funding

- Housing Choice Vouchers, 46%
- HUD, 5%
- Moving To Work, 46%

#### Funding Sources

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<td>$95,736</td>
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<td>WFF</td>
<td>$1,308,414</td>
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</table>

Total clients served: 67,082

### Characteristics of Multifamily Properties

#### Use of Funding

- New Construction, 86%
- Acquisition, 12%
- Rehab, 2%

#### Type of Structure

- Permanent Rental, 89%
- Shelter, 2%
- Transition, 19%
Characteristics of Multifamily Properties

### Target Client

- Disabled: 27%
- Elderly: 11%
- Elderly, Disabled: 5%
- Families: 6%
- Homeless: 2%
- Homeless Families: 8%
- NP Facility: 13%
- Special Needs: 2%
- Workforce: 26%

### Target Income

- <30%: 5%
- <30%,<50%: 2%
- <30%,<50%,>80%: 5%
- <30%,<60%: 2%
- <50%: 5%
- <50%,>80%: 17%
- <60%: 55%
- <80%: 5%
- >80%: 2%
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

Funding Sources

Total Funding 1999 – 2007

Federal: $605,727
State: $0
Local: $0
Funding Sources and Activities

**Multifamily Funding**

- No Data

**Homeownership Funding**

- 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**

- No Data

**Funding Sources**

- No data

Total units: No data

**Funding Sources:**

- ESAP: No amount provided
- THOR: No amount provided

Total clients served: 362
### Characteristics of Multifamily Properties

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<th>Type of Structure</th>
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<table>
<thead>
<tr>
<th>Target Client</th>
<th>Target Income</th>
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</table>
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

Funding Sources
Total Funding 1999 – 2007

Sources: NLIHC
Funding Sources and Activities

**Multifamily Funding**

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<td>Kelso Housing Authority</td>
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<td>Local Bond</td>
<td>$85,500</td>
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<tr>
<td>MFA Bonds</td>
<td>$10,305,000</td>
</tr>
<tr>
<td>Tax Credits 4%</td>
<td>$255,618</td>
</tr>
<tr>
<td>Tax Credits 9%</td>
<td>$1,909,759</td>
</tr>
<tr>
<td>USDA Loan</td>
<td>$2,529,681</td>
</tr>
<tr>
<td><strong>Total units:</strong></td>
<td>1,686</td>
</tr>
</tbody>
</table>

**Homeownership Funding**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHA Loan</td>
<td>$8,593,400</td>
</tr>
<tr>
<td>HOME</td>
<td>$1,480,216</td>
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<tr>
<td>WSHFC Home Choice Loan</td>
<td>$208,502</td>
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<tr>
<td>WSHFC House Key Loan</td>
<td>28,306,450</td>
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<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$409,174</td>
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<tr>
<td>WSHFC House Key Rural Loan</td>
<td>$76,530</td>
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<tr>
<td><strong>Total households served:</strong></td>
<td>1,359</td>
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</table>
Funding Sources and Activities

Client-Based Funding

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Amount</th>
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<tbody>
<tr>
<td>ESAP</td>
<td>$642,218</td>
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<tr>
<td>ESGP</td>
<td>$333,757</td>
</tr>
<tr>
<td>HOME</td>
<td>$807,991</td>
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<tr>
<td>Housing Choice Vouchers</td>
<td>$46,499,616</td>
</tr>
<tr>
<td>Longview Housing Authority</td>
<td>$1,409,667</td>
</tr>
<tr>
<td>THOR</td>
<td>$32,002</td>
</tr>
</tbody>
</table>

Total clients served: 134,558
Chapter 5: County Profiles and Case Studies

Characteristics of Multifamily Properties

Use of Funding

- Acquisition 14%
- Acquisition New Construction 7%
- Acquisition Rehab 7%
- Rehab 72%

Type of Structure

- Permanent Rental 85%
- Transition 15%

Target Client

- Disabled 62%
- Elderly 14%
- Elderly, Disabled 7%
- Families 10%
- Farmworker Families 10%
- Homeless 26%
- Other 5%
- Special Needs 5%

Target Income

- <30% 14%
- <30%,<50% 7%
- <30%,<60% 7%
- <50% 10%
- <60% 62%
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

Funding Sources
Total Funding 1999 – 2007

Sources: NLIHC

Federal: $40,531,664
State: $3,802,404
Local: $1,000,000
Funding Sources and Activities

**Multifamily Funding**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2060</td>
<td>$25,000</td>
</tr>
<tr>
<td>HTF</td>
<td>$3,777,404</td>
</tr>
<tr>
<td>Other</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Tax Credits</td>
<td>$3,318,000</td>
</tr>
<tr>
<td>Tax Credits 9%</td>
<td>$337,500</td>
</tr>
<tr>
<td>USDA</td>
<td>$1,500,000</td>
</tr>
<tr>
<td><strong>Total units</strong></td>
<td><strong>135</strong></td>
</tr>
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</table>

**Homeownership Funding**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>WSHFC House Key Loan</td>
<td>$7,898,111</td>
</tr>
<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$61,803</td>
</tr>
<tr>
<td><strong>Total households served</strong></td>
<td><strong>219</strong></td>
</tr>
</tbody>
</table>

**Client-Based Funding**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>THOR</td>
<td>No amount provided</td>
</tr>
<tr>
<td><strong>Total clients served</strong></td>
<td><strong>Unknown</strong></td>
</tr>
</tbody>
</table>

**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

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

Total households served: 219

- 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

Funding Sources
Total Funding 1999 – 2007

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

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

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

<table>
<thead>
<tr>
<th>Use of Funding</th>
<th>Type of Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Data</td>
<td>No Data</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Target Client</th>
<th>Target Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Data</td>
<td>No Data</td>
</tr>
</tbody>
</table>
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

Affordable Home Prices

Affordable Rents

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
Chapter 5: County Profiles and Case Studies

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 House Key Loan: $29,576
  - 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

- Rehab: 90%
- New Construction: 10%

Type of Structure

- Permanent Rental: 100%

Target Client

- Farmworker Families: 37%
- Disabled: 25%
- NP Facility: 13%
- Farmworkers: 13%
- Families: 12%

Target Income

- <30%, <50%: 60%
- <50%, <60%: 7%
- <30%, <60%: 13%
- <50%, >80%: 7%
- <30%, <50%: 13%
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

Funding Sources

Total Funding 1999 – 2007

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

Sources: WA Center for Real Estate Research and NLIHC

Sources: NLIHC
Funding Sources and Activities

Multifamily Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>4% Tax Credits</td>
<td>$1,164,109</td>
</tr>
<tr>
<td>9% Tax Credits</td>
<td>$1,314,789</td>
</tr>
<tr>
<td>HTF</td>
<td>$1,493,595</td>
</tr>
<tr>
<td>HUD</td>
<td>$4,843,633</td>
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<tr>
<td>NPF Bonds</td>
<td>$799,802</td>
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Total units: 1,752

Homeownership Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>FHA Loan</td>
<td>$20,469,600</td>
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<tr>
<td>HOME</td>
<td>$1,919,772</td>
</tr>
<tr>
<td>HTF</td>
<td>$1,081,538</td>
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<tr>
<td>WSHFC Home Choice Loan</td>
<td>$29,576</td>
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<tr>
<td>WSHFC House Key Loan</td>
<td>$21,751,173</td>
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<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$205,127</td>
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Total households served: 1,028

Client-Based Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Housing Choice Vouchers</td>
<td>$11,707,966</td>
</tr>
<tr>
<td>MHRA</td>
<td>$30,500</td>
</tr>
<tr>
<td>THOR</td>
<td>No amount provided</td>
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</table>

Total clients served: 2,371
Characteristics of Multifamily Properties

**Use of Funding**
- Rehab 90%
- New Construction 10%

**Target Client**
- Farmworker Families 37%
- Families 32%
- Disabled 25%
- NP Facility 13%

**Type of Structure**
- Permanent Rental 100%

**Target Income**
- <30%, <60%: 13%
- <30%, <50%: 13%
- <30%, <80%: 13%
- <30%, <60%: 7%
- <30%, <50%: 7%
- <30%, <80%: 7%
- <30%, <100%: 7%
- ≥100%: 7%
- ≥100%: 13%
- ≥100%: 13%
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

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

Affordable Home Prices
Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents
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

- New Construction 100%
- Permanent Rental 100%
- <30%, <50%: 4%
- <50%, <60%: 21%
- <60%: 23%
- <50%: 23%

- Disabled
- Elderly
- Elderly, Disabled
- Families
- Farmworker Families
- Farmworkers
- Homeless
- NP Facility
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

Affordable Home Prices

Sources: NLIHC

Affordable Rents

Funding Sources and Activities

Sources: NLIHC

Funding Sources

Total Funding 1999 – 2007

Federal: $17,927,668
State: $2,806,727
Local: $50,000
**Multifamily Funding**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>9% Tax Credits</td>
<td>$683,324</td>
</tr>
<tr>
<td>COM</td>
<td>$887,000</td>
</tr>
<tr>
<td>FHLB</td>
<td>$300,000</td>
</tr>
<tr>
<td>HTF</td>
<td>$1,325,000</td>
</tr>
<tr>
<td>HUD</td>
<td>$8,728,012</td>
</tr>
<tr>
<td>Local Bank Loan</td>
<td>$50,000</td>
</tr>
<tr>
<td>NPF Bonds</td>
<td>$2,750,000</td>
</tr>
</tbody>
</table>

**Total units:** 3,996

**Homeownership Funding**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>WSHFC CRA</td>
<td>$118,852</td>
</tr>
<tr>
<td>WSHFC Home Choice Loan</td>
<td>$82,771</td>
</tr>
<tr>
<td>WSHFC House Key Loan</td>
<td>$2,607,172</td>
</tr>
<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$17,191</td>
</tr>
<tr>
<td>WSHFC House Key Rural Loan</td>
<td>$20,000</td>
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</table>

**Total households served:** 15

**Client-Based Funding**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>ESAP</td>
<td>$548,284</td>
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<tr>
<td>ESGP</td>
<td>$81,113</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>$164,303</td>
</tr>
<tr>
<td>TBRA: No amount provided</td>
<td>$36,443</td>
</tr>
<tr>
<td>YOS</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

**Total clients served:** 2,302
Characteristics of Multifamily Properties

Use of Funding

- Rehab: 99%
- Transitional: 1%

Type of Structure

- Transitional: 100%

Target Client

- Families: 94%
- Elderly, Disabled: 5%
- NP Facility: 1%

Target Income

- <30%: 4%
- <50%: 1%
- <60%: 1%
- <80%: 95%
- <95%: 4%
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

![Photo courtesy of Apartmentfinder.org](image)

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

Funding Sources

Total Funding 1999 – 2007

Federal: $40,640,940
State: $10,714,929
Local: $250,000

Sources: NLIHC
Funding Sources and Activities

**Multifamily Funding**

- **NPF Bonds**: 19%
- **COM**: 6%
- **HTF**: 9%
- **HUD**: 59%

**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**

- **WSHFC CRA**: 4%
- **WSHFC Home Choice Loan**: 3%
- **WSHFC House Key Loan**: 92%

**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**

- **Project-Based Section 8**: 20%
- **ESGP**: 10%
- **ESAP**: 65%

**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

- Rehab: 99%

Type of Structure

- Transitional: 100%

Target Client

- NP Facility: 1%
- Elderly, Disabled: 5%
- Families: 94%

Target Income

- <50%: <30%: <60%: 4%
- <30%: <80%: 95%
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

Funding Sources

Total Funding 1999 – 2007

Federal: $7,162,923
State: $226,374
Local: $0

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

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

No Data

No Data
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

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

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4% Tax Credits</td>
<td>$52,667,705</td>
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<tr>
<td>9% Tax Credits</td>
<td>$34,219,457</td>
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<tr>
<td>ARCH</td>
<td>$9,691,267</td>
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<tr>
<td>Beaux Arts</td>
<td>$177</td>
</tr>
<tr>
<td>Bellevue</td>
<td>$3,599,910</td>
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<tr>
<td>Bonds</td>
<td>$39,814,000</td>
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<tr>
<td>Bothell</td>
<td>$421,856</td>
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<tr>
<td>CDBG</td>
<td>$19,308,060</td>
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<td>City Loan</td>
<td>$136,062,682</td>
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<tr>
<td>Clyde Hill</td>
<td>$56,720</td>
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<tr>
<td>Healthy Homes</td>
<td>$4,760</td>
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<tr>
<td>HOME</td>
<td>$57,917,501</td>
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<tr>
<td>HOPE VI</td>
<td>$9,581,621</td>
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<tr>
<td>HTF</td>
<td>$89,593,630</td>
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<tr>
<td>HUD</td>
<td>$100,117,908</td>
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<tr>
<td>Human Services Levy</td>
<td>$4,243,740</td>
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<tr>
<td>Hunts Point</td>
<td>$5,200</td>
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<tr>
<td>Issaquah</td>
<td>$560,693</td>
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<tr>
<td>Jumpstart</td>
<td>$1,149,335</td>
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<tr>
<td>Kenmore</td>
<td>$79,916</td>
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<td>King County</td>
<td>$12,603,543</td>
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<td>King County HOF-CX</td>
<td>$17,072,530</td>
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<tr>
<td>King County HOF-DD</td>
<td>$2,594,779</td>
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<td>King County HOF-JS</td>
<td>$1,150,665</td>
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<tr>
<td>Kirkland</td>
<td>$1,319,465</td>
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<tr>
<td>LP Equity</td>
<td>$998,009</td>
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<td>Medina</td>
<td>$32,773</td>
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<tr>
<td>Mercer Island</td>
<td>$445,266</td>
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<tr>
<td>MFA Bonds</td>
<td>$278,410,000</td>
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<tr>
<td>Newcastle</td>
<td>$202,793</td>
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<td>NPF Bonds</td>
<td>$1,235,660,138</td>
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<td>Other</td>
<td>$56,168,086</td>
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<td>Other Local</td>
<td>$1,375,000</td>
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<td>RAHP</td>
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<td>Redmond</td>
<td>$2,686,460</td>
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<td>Sammamish</td>
<td>104,881</td>
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<td>Seattle Housing Levy</td>
<td>$67,231,788</td>
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<td>Seattle Public Utilities</td>
<td>$10,200</td>
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<tr>
<td>Sound Families</td>
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<tr>
<td>Tax Credits</td>
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<td>Veterans Levy</td>
<td>$3,031,250</td>
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<td>Veterans Program</td>
<td>$600,000</td>
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<tr>
<td>Woodinville</td>
<td>$171,236</td>
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<tr>
<td>Yarrow Point</td>
<td>$4,551</td>
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</tbody>
</table>

Total units: 41,919
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

Homeownership Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>ARCH</td>
<td>$2,373,871</td>
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<tr>
<td>Beaux Arts</td>
<td>$164</td>
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<tr>
<td>Bellevue</td>
<td>$775,842</td>
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<tr>
<td>Bothell</td>
<td>$232,888</td>
</tr>
<tr>
<td>CDBG</td>
<td>$287,850</td>
</tr>
<tr>
<td>Clyde Hill</td>
<td>$11,590</td>
</tr>
<tr>
<td>FHA Loan</td>
<td>$126,889,700</td>
</tr>
<tr>
<td>HOME</td>
<td>$7,693,680</td>
</tr>
<tr>
<td>HOME PI</td>
<td>$987,394</td>
</tr>
<tr>
<td>HTF</td>
<td>$7,988,608</td>
</tr>
<tr>
<td>Hunts Point</td>
<td>$185</td>
</tr>
<tr>
<td>Issaquah</td>
<td>$39,345</td>
</tr>
<tr>
<td>KC HOME/RAHP</td>
<td>$3,559,000</td>
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<tr>
<td>Kenmore</td>
<td>$268,036</td>
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<tr>
<td>King County</td>
<td>$3,569,000</td>
</tr>
<tr>
<td>King County CDBG/HOF</td>
<td>$384,779</td>
</tr>
<tr>
<td>Kirkland</td>
<td>$256,462</td>
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</tbody>
</table>

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

- Acquisition: 41%
- Acquisition Rehab: 17%
- Acquisition Rehab New Construction: 32%
- Development Costs: 4%
- New Construction: 0%
- Preservation: 0%
- Rehab: 9%
- Rehab New Construction: 0%

Type of Structure

- Community Service Facility: 81%
- Emergency Transitional: >0%
- Mobile Homes: >0%
- Other: >0%
- Permanent Rental: 1%
- Permanent Rental Transitional: 1%
- Shelter: 1%
- Transitional: 8%
- Transitional Permanent Rental: 7%
Characteristics of Multifamily Properties

**Target Client**

- Disabled
- Elderly
- Elderly, Disabled
- Families
- Homeless
- Homeless Families
- Homeless, Special Needs
- Market Rate
- NP Facility
- Other
- Special Needs

**Target Income**

- <30%
- <30%, <50%
- <30%, <50%, <80%
- <30%, <50%, 80%
- <30%, <60%
- <30%, <60%, <80%
- <30%, <60%, 80%
- <30%, <80%
- <50%
- <50%, <80%
- <50%, 80%
- <60%
- <60%, <80%
- <60%, 80%
- <80%
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**

**Affordable Home Prices**

<table>
<thead>
<tr>
<th>Home price affordable at median income</th>
<th>Median home price</th>
<th>Median income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$222,710</td>
<td>$290,300</td>
<td>$69,900</td>
</tr>
</tbody>
</table>

Sources: WA Center for Real Estate Research and NLIHC

**Affordable Rents**

Rent affordable at median renter income: $981  
Fair Market Rent for 2 bedroom apartment: $797  
Rent affordable at minimum wage: $420

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**

![Pie chart showing funding sources for multifamily housing]

- **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
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

Client-Based Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tr>
<td>2060:</td>
<td>$190,638</td>
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<tr>
<td>2163:</td>
<td>$227,230</td>
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<tr>
<td>ESAP:</td>
<td>$978,292</td>
</tr>
<tr>
<td>ESGP:</td>
<td>$254,472</td>
</tr>
<tr>
<td>McKinney:</td>
<td>$597,168</td>
</tr>
<tr>
<td>MHRA:</td>
<td>$20,689</td>
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<tr>
<td>THOR:</td>
<td>$74,186</td>
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</tbody>
</table>

Total clients served: 8,019

Characteristics of Multifamily Properties

Use of Funding

<table>
<thead>
<tr>
<th>Use of Funding</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition</td>
<td>12%</td>
</tr>
<tr>
<td>Rehabilitation</td>
<td>17%</td>
</tr>
<tr>
<td>Preservation</td>
<td>3%</td>
</tr>
<tr>
<td>New Construction</td>
<td>29%</td>
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Type of Structure

<table>
<thead>
<tr>
<th>Type of Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Rental</td>
<td>65%</td>
</tr>
<tr>
<td>Transitional</td>
<td>28%</td>
</tr>
<tr>
<td>Shelter</td>
<td>7%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
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</tbody>
</table>

Target Client

<table>
<thead>
<tr>
<th>Target Client</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>4%</td>
</tr>
<tr>
<td>Elderly</td>
<td>11%</td>
</tr>
<tr>
<td>Elderly, Disabled</td>
<td>6%</td>
</tr>
<tr>
<td>Families</td>
<td>24%</td>
</tr>
<tr>
<td>Homeless</td>
<td>13%</td>
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<tr>
<td>Homeless Families</td>
<td>7%</td>
</tr>
<tr>
<td>NP Facility</td>
<td>2%</td>
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<tr>
<td>Other</td>
<td>2%</td>
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<tr>
<td>Special Needs</td>
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<tr>
<td>Tribal Families</td>
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Target Income

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<th>Income Category</th>
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<tr>
<td>&lt;30%,&lt;60%</td>
<td>29%</td>
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<tr>
<td>&lt;30%,&lt;80%</td>
<td>20%</td>
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<tr>
<td>&lt;50%</td>
<td>25%</td>
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<tr>
<td>&lt;60%</td>
<td>33%</td>
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<tr>
<td>&lt;80%</td>
<td>17%</td>
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<tr>
<td>&lt;100%</td>
<td>13%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
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</table>
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

#### Affordable Home Prices

<table>
<thead>
<tr>
<th>Home price affordable at median income</th>
<th>Median home price</th>
<th>Median income</th>
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<tbody>
<tr>
<td>$169,650</td>
<td>$260,000</td>
<td>$58,500</td>
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Sources: WA Center for Real Estate Research and NLIHC

#### Affordable Rents

<table>
<thead>
<tr>
<th>Rent affordable at median renter income</th>
<th>Fair Market Rent for 2 bedroom apartment</th>
<th>Rent affordable at minimum wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$478</td>
<td>$691</td>
<td>$520</td>
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</tbody>
</table>

Sources: NLIHC

---

### Funding Sources

**Total Funding 1999 – 2007**

- Federal: $13,107,454
- State: $297,421
- Local: $0

Affordable Housing Inventory Report
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

No Data

Type of Structure

No Data

Target Client

No Data

Target Income

No Data
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

Funding Sources

Total Funding 1999 – 2007
Federal: $2,768,808
State: $344,878
Local: $0

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

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

| No Data |

Type of Structure

| No Data |

Target Client

| No Data |

Target Income

| No Data |
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

Affordable Home Prices
Sources: NLIHC

Funding Sources
Total Funding 1999 – 2007

Federal: $51,790,976
State: $1,533,776
Local: $0
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

**Multifamily Funding**

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>HTF</td>
<td>$956,868</td>
</tr>
<tr>
<td>4% Tax Credits</td>
<td>$1,248,339</td>
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<tr>
<td>9% Tax Credits</td>
<td>$2,931,853</td>
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</table>

Total units: 489

**Homeownership Funding**

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>FHA Loan</td>
<td>$7,356,000</td>
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<tr>
<td>WSHFC CRA</td>
<td>$94,322</td>
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<tr>
<td>WSHFC Home Choice Loan</td>
<td>$270,652</td>
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<tr>
<td>WSHFC House Key Loan</td>
<td>$8,112,864</td>
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<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$93,032</td>
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<tr>
<td>WSHFC House Key Rural Loan</td>
<td>$38,758</td>
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</table>

Total households served: 293

**Client-Based Funding**

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESAP</td>
<td>$549,118</td>
</tr>
<tr>
<td>ESGP</td>
<td>$293,716</td>
</tr>
<tr>
<td>TBRA</td>
<td>No amount provided</td>
</tr>
<tr>
<td>THOR</td>
<td>$27,790</td>
</tr>
</tbody>
</table>

Total clients served: 9,760
Characteristics of Multifamily Properties

Use of Funding

- Rehab: 100%

Type of Structure

- Permanent Rental: 100%

Target Client

- Homeless: 33%
- Disabled: 34%
- Elderly: 11%
- Farmworker Families: 11%

Target Income

- <30%: 10%
- <50%: 10%
- <60%: 30%
- <80%: 10%
- <30%<60%: 50%
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 quite 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

Affordable Home Prices

Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents

Sources: NLIHC

Funding Sources

Total Funding 1999 – 2007
Federal: $2,074,092
State: $2,809,090
Local: $0
Chapter 5: County Profiles and Case Studies

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
- New Construction: 100%

Type of Structure
- Shelter: 100%

Target Client
- Special Needs: 50%
- Elderly, Disabled: 50%

Target Income
- <30%, <50%, >50%: 100%
Case Study

Lincoln County
Davenport, WA

Cottonwood Springs II

Number of units: 18
Number of people served: approx. 72
Total Investment: $600,000

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

Affordable Home Prices

Affordable Rents

Funding Sources

Total Funding 1999 – 2007

Federal: $9,014,904
State: $2,775,230
Local: $0

Sources: WA Center for Real Estate Research and NLIHC

Sources: NLIHC
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

- Rehab 100%

Type of Structure

- Permanent Rental 50%
- HUD/USDA Preservation 50%

Target Client

- Families 100%

Target Income

- <30%: 50%
- <50%: 50%
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.
Chapter 5: County Profiles and Case Studies

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

Affordable Home Prices

Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents

Sources: NLIHC

Funding Sources

Total Funding 1999 – 2007
Federal: $20,162,077
State: $3,566,587
Local: $16,452

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

**Multifamily Funding**

- **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**

- **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**

- **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

- Acquisition: 50%
- New Construction: 37%
- Rehabilitation: 13%

Type of Structure

- Permanent Rental: 53%
- Other: 47%

Target Client

- Elderly: 22%
- Disabled: 5%
- Farmworker Families: 11%
- Homeless: 6%
- <30%: 27%
- <30%, <50%: 18%
- <30%, <60%: 9%
- <50%: 46%

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

Affordable Home Prices
- Median home price at median income: $142,390
- Median income: $49,100

Affordable Rents
- Rent affordable at median renter income: $653
- Fair Market Rent for 2 bedroom apartment: $603
- Rent affordable at minimum wage: $420

Sources: WA Center for Real Estate Research and NLIHC

Funding Sources

Total Funding 1999 – 2007
- Federal: $54,164,149
- State: $1,955,771
- Local: $3,050,000

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

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
- Acquisitions: 78%
- Rehab: 11%
- New Construction: 11%

Type of Structure
- Permanent Rental: 100%

Target Client
- Families: 80%
- Elderly: 10%
- Disabled: 10%

Target Income
- <30%: 78%
- <50%: 22%
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**

**Affordable Home Prices**
- Home price affordable at median income: $155,720
- Median home price: $156,400
- Median income: $46,800

**Affordable Rents**
- Rent affordable at median renter income: $558
- Fair Market Rent for 2 bedroom apartment: $596
- Rent affordable at minimum wage: $420

Sources: WA Center for Real Estate Research and NLIHC

---

**Funding Sources**

Total Funding 1999 – 2007

Federal: $437,754
State: $324,487
Local: $0
Funding Sources and Activities

Multifamily Funding

- HTF: $139,032
  - Total units: 2

Homeownership Funding

- WSHFC House Key Loan: $368,240
  - WSHFC House Key Plus DPA Loan: $3,200
  - Total households served: 6

Client-Based Funding

- ESAP: $158,526
  - ESGP: $66,314
  - THOR: $26,929
  - Total clients served: 1,198
Characteristics of Multifamily Properties

<table>
<thead>
<tr>
<th>Use of Funding</th>
<th>Type of Structure</th>
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<tbody>
<tr>
<td>No Data</td>
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</table>

<table>
<thead>
<tr>
<th>Target Client</th>
<th>Target Income</th>
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</thead>
<tbody>
<tr>
<td>No Data</td>
<td>No Data</td>
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</tbody>
</table>
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

Funding Sources

Total Funding 1999 – 2007

Federal: $598,064,783
State: $24,232,897
Local: $18,795,440

Sources: NLIHC

Affordable Home Prices

Affordable Rents
Funding Sources and Activities

Multifamily Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tr>
<td>2060</td>
<td>$1,907,336</td>
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<tr>
<td>CDBG</td>
<td>$10,936,887</td>
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<tr>
<td>COM</td>
<td>$105,644</td>
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<tr>
<td>HOME</td>
<td>$18,249,137</td>
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<td>HTF</td>
<td>$14,376,461</td>
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<td>HUD</td>
<td>$2,815,770</td>
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<td>McKinney</td>
<td>$553,000</td>
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<tr>
<td>MFA Bonds</td>
<td>$74,228,909</td>
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<tr>
<td>NPF Bonds</td>
<td>$1,498,500</td>
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<tr>
<td>Other</td>
<td>$64,398</td>
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<tr>
<td>Project-Based Section 8</td>
<td>$613,062</td>
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<tr>
<td>4% Tax Credits</td>
<td>$35,710,380</td>
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<tr>
<td>9% Tax Credits</td>
<td>$87,311,006</td>
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<tr>
<td>TCRA</td>
<td>$17,232,543</td>
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</table>

Total units: 4,863

Homeownership Funding

<table>
<thead>
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<th>Funding Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>CDBG</td>
<td>$2,070,884</td>
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<tr>
<td>FHA Loan</td>
<td>$43,392,800</td>
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<tr>
<td>HOME</td>
<td>$11,929,014</td>
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<td>HTF</td>
<td>$2,797,492</td>
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<tr>
<td>HUD 5-H Homeownership</td>
<td>$897,274</td>
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<tr>
<td>Section 8 Homeownership</td>
<td>$218,538</td>
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<tr>
<td>WSHFC CRA</td>
<td>$8,168,692</td>
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<td>WSHFC Home Choice Loan</td>
<td>$1,059,399</td>
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<tr>
<td>WSHFC House Key Loan</td>
<td>$105,294,261</td>
</tr>
<tr>
<td>WSHFC House Key Mortgage Loan</td>
<td>$1,538,885</td>
</tr>
<tr>
<td>WSHFC House Key Plus DPA Loan</td>
<td>$1,108,573</td>
</tr>
<tr>
<td>WSHFC House Key Rural Loan</td>
<td>$39,831</td>
</tr>
</tbody>
</table>

Total households served: 3,514
Chapter 5: County Profiles and Case Studies

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

Use of Funding
- Relocation: 1%
- Acquisition: 8%
- New Construction: 16%
- Acquisition New Construction: 9%
- Acquisition Rehabilitation: 27%
- Rehabilitation: 39%

Type of Structure
- Shelter Transitional: 1%
- Emergency Transitional: 1%
- HUD/USDA Preservation: 1%
- Permanent Rental Transitional: 1%
- Permanent Rental: 86%

Target Client
- Permanent Rental: 86%
- Transitional: 10%
- Shelter Transitional: 1%
- Special Needs: 8%
- Elderly: 6%
- Homeless Families: 1%
- Homeless: 8%
- Families: 50%
- Disabled: 11%
- NP Facility: 10%

Target Income
- <30%, <50%: 14%
- <50%, <60%: 15%
- <50%, <80%: 12%
- <60%: 12%
- <80%: 15%
- >80%: 31%
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

![Monthly Benefit to Residents](image)

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**

**Affordable Home Prices**
- Home price affordable at median income: $100,500
- Median home price: $263,300
- Median income: $65,000

**Affordable Rents**
- Rent affordable at median renter income: $955
- Fair Market Rent for 2 bedroom apartment: $818
- Rent affordable at minimum wage: $420

Sources: WA Center for Real Estate Research and NLIHC

---

**Funding Sources**

**Total Funding 1999 – 2007**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Federal</td>
<td>$1,258,977</td>
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<tr>
<td>State</td>
<td>$3,405,108</td>
</tr>
<tr>
<td>Local</td>
<td>$0</td>
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</tbody>
</table>
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
- New Construction: 100%

Type of Structure
- Permanent Rental: 100%

Target Client
- NP Facility: 50%
- Disabled: 50%

Target Income
- <80%: 100%
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

Funding Sources

Total Funding 1999 – 2007
Federal: $269,023,827
State: $8,550,631
Local: $2,115,015

Sources: NLIHC

Affordable Home Prices

Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents

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**

- 4% Tax Credits: $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**

- FHA Loan: $7,881,300
- HTF: No data provided
- WSHFC CRA: $234,521
- WSHFC Home Choice Loan: $27,446,251
- WSHFC House Key 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**

- 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

- Rehab: 62%
- Acquisition: 29%
- New Construction: 9%

Type of Structure

- Permanent Rental: 100%

Target Client

- Disabled: 3%
- Elderly: 3%
- Elderly, Disabled: 3%
- Farmworker Families: 11%
- Farmworkers: 26%
- Families: 18%
- Homeless: 10%

Target Income

- <30%: 11%
- <30%,<50%: 17%
- <30%,<60%: 29%
- <50%: 6%
- <60%: 6%
- <80%: 26%
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**

- NPF Bonds: $1,177,438
- 9% Tax Credits: $2,620,601
- Total units: 23

**Homeownership Funding**

- WSHFC House Key Loan: $176,610
- WSHFC House Key Plus DPA Loan: $2,000
- Total households served: 3

**Client-Based Funding**

- No Funding
- Total clients served: 0
Characteristics of Multifamily Properties

Use of Funding

| No Data |

Type of Structure

| No Data |

Target Client

| NP Facility 33% | Elderly 34% | Homeles 33% |

Target Income

| <30%, <60%: 100% |
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

Affordable Home Prices

Affordable Rents

Sources: WA Center for Real Estate Research and NLIHC

Funding Sources

Total Funding 1999 – 2007
Federal: $473,952,828
State: $21,595,104
Local: $25,869,739

Sources: NLIHC
Funding Sources and Activities

Multifamily Funding

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2060</td>
<td>$4,806,885</td>
</tr>
<tr>
<td>Bonds</td>
<td>$8,829,000</td>
</tr>
<tr>
<td>CDBG</td>
<td>$430,000</td>
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<td>Equity</td>
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<td>Everett Housing Authority</td>
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<td>HOME</td>
<td>$8,507,884</td>
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<tr>
<td>HTF</td>
<td>$9,747,829</td>
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<td>HUD</td>
<td>$3,413,084</td>
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<td>MFA Bonds</td>
<td>$15,255,000</td>
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<tr>
<td>NPF Bonds</td>
<td>$16,854,288</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>$3,969,345</td>
</tr>
<tr>
<td>Sound Families</td>
<td>$150,000</td>
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<tr>
<td>4% Tax Credits</td>
<td>$68,687,846</td>
</tr>
<tr>
<td>9% Tax Credits</td>
<td>$14,677,375</td>
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</table>

Total units: 3,946

Homeownership Funding

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
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<td>2060</td>
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<td>$8,220,800</td>
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<td>HOME</td>
<td>$1,310,552</td>
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<tr>
<td>HTF</td>
<td>$750,000</td>
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<tr>
<td>WSHFC CRA</td>
<td>$1,963,556</td>
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<td>WSHFC Home Choice Loan</td>
<td>$578,732</td>
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<td>WSHFC House Key ARCH Loan</td>
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<td>WSHFC House Key Loan</td>
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<td>WSHFC House Key Mortgage Loan</td>
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<td>WSHFC House Key Plus DPA Loan</td>
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<td>WSHFC House Key Rural Loan</td>
<td>$296,915</td>
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<tr>
<td>WSHFC House Key School Loan</td>
<td>$18,735</td>
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<tr>
<td>WSHFC House Key Veterans Loan</td>
<td>$18,735</td>
</tr>
</tbody>
</table>

Total households served: 1,737
Funding Sources and Activities

**Client-Based Funding**

![Pie chart showing client-based funding sources]

**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

- Acquisition: 9%
- Rehab: 62%
- New Construction: 12%
- Rehab New Construction: 9%

Type of Structure

- Permanent Rental: 96%
- Shelter: 2%
- Transition: 2%

Target Client

- Disabled: 16%
- Elderly: 4%
- Elderly, Disabled: 6%
- Families: 6%
- Homeless: 2%
- Homeless Families: 6%
- None: 3%
- NP Facility: 3%
- Special Needs: 16%

Target Income

- <30%: 67%
- <30%,<50%: 4%
- <30%,<50%,>80%: 1%
- <30%,<60%: 3%
- <50%: 7%
- <60%: 18%
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

Funding Sources
Total Funding 1999 – 2007
Federal: $424,684,481
State: $30,242,007
Local: $130,058,193

Sources: NLIHC
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

**Multifamily Funding**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tr>
<td>Bank</td>
<td>$20,339,412</td>
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<tr>
<td>CDBG</td>
<td>$242,260</td>
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<tr>
<td>City of Spokane</td>
<td>$76,546,951</td>
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<tr>
<td>DHSP</td>
<td>$782,219</td>
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<tr>
<td>FHLB</td>
<td>$463,500</td>
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<tr>
<td>HOME</td>
<td>$16,608,610</td>
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<tr>
<td>HTF</td>
<td>$21,320,145</td>
</tr>
<tr>
<td>HUD</td>
<td>$2,748,640</td>
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<td>HUD 202/811</td>
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<td>LIHTC</td>
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<td>McKinney</td>
<td>$1,833,642</td>
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<td>MFA Bonds</td>
<td>$4,700,000</td>
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<td>NPF Bonds</td>
<td>$10,251,645</td>
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<td>Other</td>
<td>$21,210,312</td>
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<td>SNAP</td>
<td>$927,654</td>
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<tr>
<td>4% Tax Credits</td>
<td>$29,491,498</td>
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<td>9% Tax Credits</td>
<td>$38,088,381</td>
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</table>

Total units: 3,598

**Homeownership Funding**

<table>
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<tr>
<th>Funding Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>FHA Loan</td>
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<tr>
<td>HTF</td>
<td>$4,940,219</td>
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<td>WSHFC CRA</td>
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<td>WSHFC House Key Loan</td>
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<td>WSHFC House Key Plus DPA Loan</td>
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<td>WSHFC House Key Rural Loan</td>
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<td>WSHFC House Key School Loan</td>
<td>$9,355</td>
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<td>WSHFC House Key Veterans Loan</td>
<td>$9,355</td>
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Total households served: 2,669
Funding Sources and Activities

Client-Based Funding

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESAP</td>
<td>$2,302,272</td>
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<tr>
<td>ESGP</td>
<td>$420,023</td>
</tr>
<tr>
<td>TBRA</td>
<td>$685,970</td>
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<tr>
<td>THOR</td>
<td>$470,507</td>
</tr>
<tr>
<td>WFF</td>
<td>$1,178,364</td>
</tr>
<tr>
<td>YOS</td>
<td>$200,500</td>
</tr>
</tbody>
</table>

Total clients served: 90,224
Chapter 5: County Profiles and Case Studies

Characteristics of Multifamily Properties

**Use of Funding**
- Acquisition: 9%
- Rehab: 62%
- New Construction: 13%
- Rehabilitation: 4%

**Type of Structure**
- Permanent Rental: 96%
- Transition: 2%
- Shelter: 2%

**Target Client**
- Disabled: 54%
- Elderly: 16%
- Elderly, Disabled: 4%
- Homeless: 3%
- Homeless Families: 3%
- Families: 2%
- None: 6%
- NP Facility: 6%
- Special Needs: 4%

**Target Income**
- <30%: 67%
- <30%, <50%: 18%
- <30%, <50%, >80%: 1%
- <30%, <60%: 7%
- <50%: 4%
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:

![Monthly Benefit to Residents](image)

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

Affordable Home Prices

Affordable Rents

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

- No Data

Type of Structure

- No Data

Target Client

- Disabled
  - 100%

Target Income

- <30%,<60%
  - 100%
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

Affordable Home Prices

Affordable Rents

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

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<th>Source</th>
<th>Amount</th>
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<td>HTF</td>
<td>$4,814,746</td>
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<td>$1,376,601</td>
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<td>CDBG</td>
<td>$1,072,456</td>
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<td>MFA Bonds</td>
<td>$33,205,000</td>
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<td>4% Tax Credits</td>
<td>$11,794,694</td>
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<td>$10,360,880</td>
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<td>Total units</td>
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Homeownership Funding

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<tr>
<td>FHA Loan</td>
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<tr>
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<td>$709,241</td>
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<td>WSHFC House Key Loan</td>
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<td>Total households served</td>
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Client-Based Funding

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<td>TBRA</td>
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<td>THOR</td>
<td>$54,458</td>
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<tr>
<td>WFF</td>
<td>$1,072,566.00</td>
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<tr>
<td>Total clients served</td>
<td>22,713</td>
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</table>
Characteristics of Multifamily Properties

Use of Funding

- Rehab: 57%
- Acquisition: 18%
- Acquisition, Rehab: 14%
- New Construction: 11%

Type of Structure

- Permanent Rental: 67%
- Transition: 28%
- Shelter: 5%

Target Client

- Disabled: 22%
- Elderly: 14%
- Families: 6%
- Homeless: 3%
- Homeless, Special Needs: 19%
- NP Facility: 36%

Target Income

- <30%: 28%
- <30%, <50%, >80%: 4%
- <30%, <60%: 4%
- <50%: 8%
- <60%: 32%
- <80%: 20%
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

Affordable Home Prices

Affordable Rents

Sources: WA Center for Real Estate Research and NLIHC

Funding Sources
Total Funding 1999 – 2007

Federal: $503,688
State: $110,984
Local: $0
Funding Sources and Activities

**Multifamily Funding**

**Funding Sources**

No Funding

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

- No Data

Type of Structure

- No Data

Target Client

- No Data

Target Income

- No Data
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**

---

### Affordable Home Prices

- Home price affordable at median income: $163,270
- Median home price: $193,000
- Median income: $56,300

**Sources:** WA Center for Real Estate Research and NLIHC

### Affordable Rents

- Rent affordable at median renter income: $627
- Fair Market Rent for 2 bedroom apartment: $619
- Rent affordable at minimum wage: $420

**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

<table>
<thead>
<tr>
<th>Type of Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition</td>
<td>20%</td>
</tr>
<tr>
<td>New Construction</td>
<td>80%</td>
</tr>
</tbody>
</table>

Type of Structure

- Transitional: 20%
- Permanent Rental: 80%

Target Client

- Disabled: 5%
- Elderly: 11%
- Elderly, Disabled: 16%
- Families: 5%
- Homeless: 42%
- NP Facility: 50%
- Special Needs: 5%

Target Income

- <30%: 25%
- <30%,<50%: 8%
- <30%,<60%: 8%
- <30%,<80%: 8%
- <50%: 50%
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

Funding Sources
Total Funding 1999 – 2007
Federal: $118,833,314
State: $9,189,300
Local: $1,690,100

Sources: NLIHC
Funding Sources and Activities

**Multifamily Funding**

- 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**

- 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**

- 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

- Acquisition: 6%
- New Construction: 65%
- Rehab: 31%

Type of Structure

- Permanent Rental: 75%
- Transitional: 25%

Target Client

- Homeless: 27%
- Elderly: 9%
- Disabled: 9%
- Young, Homeless: 9%
- Elderly, Disabled: 9%
- Families: 9%
- Farmworker Families: 9%
- Farmworkers: 9%
- Homeless Families: 9%
- Special Needs: 9%
- Tribal Families: 9%

Target Income

- <30%: 27%
- <30%,<50%: 9%
- <30%,<60%: 9%
- <50%: 9%
- <60%: 9%
- <80%: 9%
- >80%: 9%
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

Affordable Home Prices

Sources: WA Center for Real Estate Research and NLIHC

Affordable Rents

Sources: NLIHC

Funding Sources

Total Funding 1999 – 2007

Federal: $16,054,089  
State: $3,442,456  
Local: $0
Chapter 5: County Profiles and Case Studies

Funding Sources and Activities

**Multifamily Funding**
- HTF: $2,266,261
- 9% Tax Credits: $2,809,412
- Total units: 53

**Homeownership Funding**
- 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**
- ESAP: $287,332
- ESGP: $227,099
- TBRA: $924,800
- THOR: $27,000
- Total clients served: 6,197
Chapter 5: County Profiles and Case Studies

Characteristics of Multifamily Properties

Use of Funding

- New Construction: 40%
- Rehab: 60%

Type of Structure

- Permanent Rental: 100%

Target Client

- Families: 43%
- Disabled: 29%
- Homeless: 14%
- NP Facility: 14%

Target Income

- <30%
- <30%, <50%
- <30%, <50%, >80%
- <30%, <60%
- <50%
- <80%
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

Funding Sources

Total Funding 1999 – 2007
Federal: $149,955,322
State: $14,724,399
Local: $15,292,361
### Funding Sources and Activities

#### Multifamily Funding

- **HTF:** $9,027,109
- **NPF Bonds:** $15,292,361
- **9% Tax Credits:** $53,862,741

Total units: 910

#### Homeownership Funding

- **CityHOME:** $2,593,000
- **FHA Loan:** $9,000,072
- **HTF:** $2,541,804
- **WSHFC CRA:** $52,850
- **WSHFC House Key Loan:** $81,509
- **WSHFC House Key Plus DPA Loan:** $905,943
- **WSHFC House Key Rural Loan:** $246,930

Total households served: 1,586

#### Client-Based Funding

- **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
Chapter 5: County Profiles and Case Studies

Characteristics of Multifamily Properties

Use of Funding

- New Construction: 67%
- Rehab: 33%

Type of Structure

- Permanent Rental: 50%
- Transition: 50%

Target Client

- Disabled: 3%
- Elderly: 7%
- Elderly, Disabled: 10%
- Farmworker Families: 20%
- Farmworkers: 7%
- Homeless Families: 13%
- Homeless: 27%
- NP Facility: 3%
- Special Needs: 4%

Target Income

- <30%: 15%
- <30%,<50%: 4%
- <30%,<60%: 4%
- <50%: 41%
- <50%,>80%: 4%
- <60%: 10%
- <80%: 13%
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

<table>
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<th>Tracking #</th>
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<th>2001</th>
<th>2002</th>
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<td>50T</td>
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**Source:** U.S. Census Bureau, Governments Division, Federal Programs Branch database as posted at [http://harvester.census.gov/cfr/asp/Reports.asp](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.
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## Summary of Affordable Housing Program Benefits (1)

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<th>Population Served</th>
<th>Administered By</th>
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<th>Funding Authorization</th>
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U.S. Department of Agriculture Benefit Data Not Available
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## APPENDIX 2: WASHINGTON STATE HOUSING FINANCE COMMISSION (WSHFC) HOUSING PROGRAMS

Funds Administered by the Washington State Housing Finance Commission 1999-2009

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<tr>
<th>Tracking #</th>
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<tr>
<td>26T</td>
<td>House Key State Bond Loan Program</td>
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<td>$136,576,575</td>
<td>$89,248,443</td>
<td>$94,765,980</td>
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<td>$114,179,646</td>
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<tr>
<td>28T</td>
<td>Land Acquisition Program**</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>30T</td>
<td>Low Income Housing Tax Credit Program (4%)*</td>
<td>$50,327,854</td>
<td>$30,239,932</td>
<td>$62,215,300</td>
<td>$78,964,567</td>
<td>$68,672,325</td>
<td>$96,065,453</td>
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<tr>
<td>31T</td>
<td>Low Income Housing Tax Credit Program (9%)*</td>
<td>$43,910,737</td>
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<td>$76,544,863</td>
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<td>$82,167,630</td>
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<tr>
<td>33T</td>
<td>Rapid Response Program**</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>34T</td>
<td>Tax-Exempt Bond Financing for Nonprofit Housing</td>
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<td>$15,759,000</td>
<td>$33,380,000</td>
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<td>$87,687,435</td>
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<tr>
<td>32T</td>
<td>Tax-exempt Multifamily Bonds</td>
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<td>$75,976,030</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td>$429,246,527</td>
<td>$289,133,007</td>
<td>$328,141,856</td>
<td>$368,169,950</td>
<td>$381,904,107</td>
<td>$570,407,559</td>
</tr>
</tbody>
</table>

**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 ($0.85 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.**
<table>
<thead>
<tr>
<th>Tracking #</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009 (estimate)</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>17T</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>$5,060,775</td>
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<tr>
<td>18T</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>$10,000,000</td>
<td>$10,000,000</td>
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<tr>
<td>19T</td>
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<td>$1,030,312</td>
<td>$1,102,663</td>
<td>$1,014,158</td>
<td>$757,728</td>
<td>$10,637,505</td>
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<tr>
<td>20T</td>
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<td>$523,819</td>
<td>$508,778</td>
<td>$266,264</td>
<td>$235,649</td>
<td>$1,564,093</td>
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<td>21T</td>
<td>$270,000</td>
<td>$198,274</td>
<td>$239,985</td>
<td>$179,523</td>
<td>$40,000</td>
<td>$927,782</td>
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<td>$2,279,895</td>
<td>$1,508,368</td>
<td>$1,200,655</td>
<td>20631.174.11</td>
<td>$12,927,214</td>
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<tr>
<td>23T</td>
<td>$182,728</td>
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<td>$358,601</td>
<td>$79,518</td>
<td>$150,362</td>
<td>$1,653,085</td>
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<td>24T &amp; 27T</td>
<td>x</td>
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<td>$206,531</td>
<td>$201,305</td>
<td>$141,940</td>
<td>$755,807</td>
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<td>$4,522,828</td>
<td>$2,617,619</td>
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<td>26T</td>
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<td>$11,500,000</td>
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<tr>
<td>30T</td>
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<td>$146,122,548</td>
<td>$65,807,731</td>
<td>$58,913,917</td>
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<td>$96,317,019</td>
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<tr>
<td>34T</td>
<td>$127,805,407</td>
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<td>$183,140,000</td>
<td>$256,660,000</td>
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<td>$49,720,000</td>
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<tr>
<td>Total</td>
<td>$663,083,103</td>
<td>$936,614,363</td>
<td>$1,120,242,034</td>
<td>$452,566,065</td>
<td>$271,815,410</td>
<td>$5,811,323,978</td>
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### Appendix 2: Washington State Housing Finance Commission Housing Programs

#### Summary of Affordable Housing Program Benefits (1)

<table>
<thead>
<tr>
<th>Tracking #</th>
<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>17T</strong></td>
<td>Community Reinvestment Act Bond Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Taxable bonds issued by the Commission and purchased by participating CRA lenders</td>
<td>A</td>
</tr>
<tr>
<td><strong>18T</strong></td>
<td>Equity Fund Program</td>
<td>Low-income households</td>
<td>Housing Finance Commission</td>
<td>Commerce</td>
<td>ESHB 2765</td>
<td>Legislature</td>
<td>C</td>
</tr>
<tr>
<td><strong>19T</strong></td>
<td>Home Choice Second Mortgage Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund and Private donations</td>
<td>A</td>
</tr>
<tr>
<td><strong>20T</strong></td>
<td>House Key ARCH Loan</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund and Private donations</td>
<td>A</td>
</tr>
<tr>
<td><strong>21T</strong></td>
<td>House Key Plus CLT Loan</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund and Private donations</td>
<td>A</td>
</tr>
<tr>
<td><strong>22T</strong></td>
<td>House Key Plus Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund and Private donations</td>
<td>A</td>
</tr>
<tr>
<td><strong>23T</strong></td>
<td>House Key Rural Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund and Private donations, The Housing Trust Fund and American Dream Down-payment Initiative funds from HUD.</td>
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<tr>
<td>Tracking #</td>
<td>Assistance Type</td>
<td>Benefit Type</td>
<td>1999</td>
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<td>2001</td>
<td>2002</td>
<td>2003</td>
</tr>
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<td>-----------</td>
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<td>------</td>
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<td>------</td>
</tr>
<tr>
<td>17T</td>
<td>Low interest mortgage rates</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
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<td>18T</td>
<td>Grant</td>
<td>Units</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>19T</td>
<td>Down payment assistance</td>
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<td>89</td>
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<td>70</td>
<td>74</td>
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<td>Down payment assistance</td>
<td>Loans</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>21T</td>
<td>Down payment assistance</td>
<td>Loans</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<tr>
<td>22T</td>
<td>Down payment assistance</td>
<td>Loans</td>
<td>231</td>
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<td>354</td>
<td>421</td>
<td>305</td>
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## Summary of Affordable Housing Program Benefits (1) (Continued)

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<tr>
<th>Tracking #</th>
<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>24T</td>
<td>House Key Schools Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund</td>
<td>A</td>
</tr>
<tr>
<td>25T</td>
<td>House Key Seattle Loan Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund</td>
<td>A</td>
</tr>
<tr>
<td>26T</td>
<td>House Key State Bond Loan Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Tax exempt mortgage revenue bonds</td>
<td>A</td>
</tr>
<tr>
<td>27T</td>
<td>House Key Veterans Program</td>
<td>Low and moderate income first-time homebuyers</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Housing Finance Commission's Program Investment Fund</td>
<td>A</td>
</tr>
<tr>
<td>28T</td>
<td>Land Acquisition Program</td>
<td>Low-income households</td>
<td>Housing Finance Commission</td>
<td>Commerce</td>
<td>SSHB1401, RCW 43.185A.040</td>
<td>Legislature</td>
<td>C</td>
</tr>
<tr>
<td>30T</td>
<td>Low Income Housing Tax Credit Program (4%)</td>
<td>Low income households</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>Section 42 of the Internal Revenue Code; RCW 43.180</td>
<td>Federally enhanced proceeds of tax-exempt bonds and the sale of housing tax credits to private investors</td>
<td>A</td>
</tr>
<tr>
<td>31T</td>
<td>Low Income Housing Tax Credit Program (9%)</td>
<td>Low income households</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>Section 42 of the Internal Revenue Code; RCW 43.180</td>
<td>Federally enhanced proceeds of tax-exempt bonds and the sale of housing tax credits to private investors</td>
<td>C</td>
</tr>
<tr>
<td>33T</td>
<td>Rapid Response Program</td>
<td>Low-income households</td>
<td>Housing Finance Commission</td>
<td>Commerce</td>
<td>EHB 3142, RCW 43.185A.040</td>
<td>Legislature</td>
<td>C</td>
</tr>
<tr>
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<td>Assistance Type</td>
<td>Benefit (3) (4)</td>
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<td>2000</td>
<td>2001</td>
<td>2002</td>
<td>2003</td>
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<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>24T</td>
<td>Down payment assistance</td>
<td>Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>25T</td>
<td>Down payment assistance</td>
<td>Loans</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>26T</td>
<td>Low interest mortgage rates</td>
<td>Loans</td>
<td>1,523</td>
<td>1,420</td>
<td>900</td>
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<td>619</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>28T</td>
<td>Loan</td>
<td>Units</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<tr>
<td>30T</td>
<td>Affordable housing</td>
<td>Units</td>
<td>1,932</td>
<td>1,419</td>
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<td>2,557</td>
<td>1,608</td>
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<td>Units</td>
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<td>1,187</td>
<td>953</td>
<td>1,518</td>
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<td>33T</td>
<td>Loan</td>
<td>Units</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>x</td>
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### Summary of Affordable Housing Program Benefits (1) (Continued)

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<thead>
<tr>
<th>Tracking #</th>
<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type (2)</th>
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<tbody>
<tr>
<td>34T</td>
<td>Tax-Exempt Bond Financing for Nonprofit Housing</td>
<td>Nonprofit Organizations and Low-income Households</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Sale of tax-exempt bonds to private investors</td>
<td>A</td>
</tr>
<tr>
<td>32T</td>
<td>Tax-exempt Multifamily Bonds</td>
<td>Low income households</td>
<td>Housing Finance Commission</td>
<td>State</td>
<td>RCW 43.180</td>
<td>Sale of tax-exempt bonds to private investors</td>
<td>A/C</td>
</tr>
</tbody>
</table>

**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.
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<th>Tracking #</th>
<th>Assistance Type</th>
<th>Benefit (3)</th>
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<th>2001</th>
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<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009 (Estimate)</th>
<th>TOTAL</th>
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<tr>
<td>34T</td>
<td>Loan interest rate subsidy</td>
<td>Units</td>
<td>1,397</td>
<td>204</td>
<td>545</td>
<td>90</td>
<td>679</td>
<td>820</td>
<td>705</td>
<td>380</td>
<td>377</td>
<td>231</td>
<td>345</td>
<td>5,773</td>
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<td>32T</td>
<td>Affordable housing</td>
<td>Units</td>
<td>2,836</td>
<td>1,105</td>
<td>1,555</td>
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<td>1,312</td>
<td>3,371</td>
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<td>2,085</td>
<td>2,420</td>
<td>918</td>
<td>227</td>
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### 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

<table>
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<th>Tracking #</th>
<th>Fund Type</th>
<th>CFDA No</th>
<th>Program Name</th>
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<tr>
<td>52T</td>
<td>GG</td>
<td>14.314</td>
<td>Assisted Living Conversion Multifamily</td>
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<td>$0</td>
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<td>$0</td>
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<tr>
<td>1T</td>
<td>GG</td>
<td>14.228</td>
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<td>$19,555,461</td>
<td>$5,720,394</td>
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<tr>
<td>56T</td>
<td>GG</td>
<td>14.866</td>
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<td>$0</td>
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<td>$0</td>
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<td>$0</td>
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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.
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.
## Tracking #

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## Summary of Affordable Housing Program Benefits (1)

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<tr>
<th>Tracking #</th>
<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
</tr>
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<tbody>
<tr>
<td>1T</td>
<td>Community Development Block Grant</td>
<td>Low-income persons</td>
<td>HUD, Commerce, Locals</td>
<td>HUD</td>
<td>Housing and Community Development Act of 1974</td>
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<tr>
<td>87T / 7T</td>
<td>Housing Opportunities for People With AIDS</td>
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<td>HUD, Commerce, Locals</td>
<td>HUD</td>
<td>AIDS Housing Opportunity Act, Public Law 101-624</td>
<td>Congress</td>
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<td>Native Americans</td>
<td>HUD, Tribes</td>
<td>HUD</td>
<td>Native American Housing Assistance and Self-Determination Act 2008</td>
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<td>HUD</td>
<td>National Housing Act, as amended, Section 234 (c)</td>
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<td>644</td>
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## Summary of Affordable Housing Program Benefits (1) (Continued)

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<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
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<tr>
<td>88T</td>
<td>Rural Housing and Economic Development (RHED)</td>
<td>Low- to moderate-income persons</td>
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<td>HUD</td>
<td>DVA, HUD, and Independent Agencies Appropriation Act of 1998</td>
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<td>As Above</td>
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<td>91T</td>
<td>Section 8 - Housing Choice Vouchers</td>
<td>Very low-income families</td>
<td>HU, PHAs</td>
<td>HUD</td>
<td>Housing Act of 1937 as amended</td>
<td>Congress</td>
<td>A</td>
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<td>78T</td>
<td>Section 8 - Public Housing Units</td>
<td>Low-income public housing residents</td>
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<td>Housing Act of 1937 as amended</td>
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<td>A</td>
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<td>Section 8 Housing Assistance Payments Program</td>
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<td>United States Housing Act of 1937, Section 8(c)(9)</td>
<td>Congress</td>
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<td>82T</td>
<td>Supportive Housing for Persons with Disabilities - Sec. 811</td>
<td>Very low-income persons with disabilities</td>
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<td>National Affordable Housing Act, Public Law 101-625</td>
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<td>94T</td>
<td>Supportive Housing for the Elderly - Sec. 202</td>
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<td>Housing Act of 1959 (12 U.S.C. 1701q) as amended</td>
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### HUD Programs Administered by Washington State Department of Commerce (6)

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<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
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<td>1T</td>
<td>Community Development Block Grant (State portion)</td>
<td>Low-income persons</td>
<td>HU, Commerce, Locals</td>
<td>HUD</td>
<td>Housing and Community Development Act of 1974</td>
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<td>Homeless Assistance Act of 1987</td>
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<td>HOME Investment Partnerships (State portion)</td>
<td>Low-income households</td>
<td>Commerce</td>
<td>HUD</td>
<td>24 CFR Part 92</td>
<td>Congress</td>
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<td>5T</td>
<td>HOME Investment Partnerships HOME General Purpose (State portion)</td>
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<td>Commerce</td>
<td>HUD</td>
<td>24 CFR Part 92</td>
<td>Congress</td>
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<td>188</td>
<td>89</td>
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<td>Households served by newly constructed rental housing</td>
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<td>280</td>
<td>210</td>
<td>176</td>
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## Summary of Affordable Housing Program Benefits (1) (Continued)

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<th>Funding Authorization</th>
<th>Award Type</th>
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<td>HOME Investment Partnerships Tenant Based Assistance (State portion)</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
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<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>C</td>
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<tr>
<td>0T</td>
<td>HOME American Dream Down Payment Initiative Program (ADDI)</td>
<td>Low-income persons</td>
<td>Commerce, Housing Finance Commission</td>
<td>HUD</td>
<td>HOME Investment Act, Title II of the Cranston-Gonzalez National Affordable Housing Act 24 CFR Part 92</td>
<td>Federal</td>
<td>C</td>
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<td>12T</td>
<td>HOME Mobile Home Relocation Assistance</td>
<td>Low Income</td>
<td>Commerce</td>
<td>Legislature, HUD</td>
<td>RCW 59.22.050 (3)</td>
<td>State fee on mobile home sales, and general fund approp. of $2M in FY '08.</td>
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<td>116T</td>
<td>HOME Mobile Home Replacement Program (PILOT)</td>
<td>Low-income residents of dilapidated mobile homes</td>
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<td>Legislature, HUD</td>
<td>24 CFR Part 92</td>
<td>HUD</td>
<td>A</td>
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<tr>
<td>7T</td>
<td>Housing Opportunities for People With AIDS (State portion)</td>
<td>Low-income persons with HIV or AIDS and their families</td>
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<td>HUD</td>
<td>AIDS Housing Opportunity Act, Public Law 101-624</td>
<td>Congress</td>
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## Appendix 3: U.S. Department of Housing and Urban Development Housing Programs

### Affordable Housing Inventory Report

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<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>Total</th>
<th>Data Year (4)</th>
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<td>Households provided Tenant-Based Rental Assistance</td>
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<td>378</td>
<td>680</td>
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<td>903</td>
<td>971</td>
<td>1,082</td>
<td>1,082</td>
<td>6,338</td>
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<td>Households provided weatherization or minor rehabilitation</td>
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<td>153</td>
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<td>162</td>
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<td>207</td>
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<td>1,472</td>
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<td>Number of low-income families provided homeownership</td>
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<td>x</td>
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<td>92</td>
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<td>160</td>
<td>Fiscal State</td>
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<td>12T</td>
<td>Operating and case management</td>
<td>Financial reimbursement to qualifying families for relocating due to mobile home park closure</td>
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<td>89</td>
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<td>116T</td>
<td>Capital, operating</td>
<td>Mobile homes replaced - persons served</td>
<td>x</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>Calendar</td>
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<td>7T</td>
<td>Vouchers</td>
<td>Households provided Tenant-Based Rental Assistance</td>
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<td>State fiscal</td>
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*Note: Data for 2009 and beyond is not available.*
## Summary of Affordable Housing Program Benefits (1) (Continued)

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<tr>
<th>Tracking #</th>
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<th>Population Served</th>
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<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type (2)</th>
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<td>7T</td>
<td>Housing Opportunities for People With AIDS (State portion)</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
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<tr>
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<td>Housing Opportunities for People With AIDS (State portion)</td>
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<td>As Above</td>
<td>As Above</td>
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<tr>
<td>9T</td>
<td>Lead Hazard Control Program</td>
<td>Low income</td>
<td>Commerce</td>
<td>HUD</td>
<td>Title X of the Housing and Community Development Act of 1992</td>
<td>Congress, via a competitive award to Washington State for 9/06-10/09.</td>
<td>C - $3M grant from HUD to state</td>
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<tr>
<td>11T</td>
<td>Weatherization Assistance Program (WAP)</td>
<td>Vulnerable low income populations (elderly, disabled, young children)</td>
<td>Commerce</td>
<td>HUD</td>
<td>RCW 43.63A.115</td>
<td>Congress</td>
<td>A</td>
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<td>11T</td>
<td>Weatherization Assistance Program (WAP)</td>
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<td>As Above</td>
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<tr>
<td>84Ta</td>
<td>Shelter Plus Care/Supportive Housing Program (State portion)</td>
<td>Homeless</td>
<td>Commerce/HUD</td>
<td>HUD</td>
<td>Homeless Assistance Act of 1987</td>
<td>Congress</td>
<td>C</td>
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<td>-------</td>
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<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>7T</td>
<td>Direct payments</td>
<td>Households provided Short-term/ emergency housing payments</td>
<td>*</td>
<td>207</td>
<td>267</td>
<td>391</td>
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<td>7T</td>
<td>Operating</td>
<td>Units Supported with Operating Assistance</td>
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<td>9T</td>
<td>Technical assistance, lead-based paint elimination, worker training</td>
<td>No. of units where lead was mitigated</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<tr>
<td>11T</td>
<td>Operating, technical assistance</td>
<td>No. of people received funds to help pay their heating bills</td>
<td>55,181</td>
<td>49,773</td>
<td>69,950</td>
<td>56,166</td>
<td>62,098</td>
</tr>
<tr>
<td>11T</td>
<td>As Above</td>
<td>No. of people received furnace repair and/or eviction prevention assistance.</td>
<td>Part of above</td>
<td>Part of above</td>
<td>Part of above</td>
<td>1,264</td>
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<td>Persons provided &quot;Permanent Housing&quot;</td>
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<td>*</td>
<td>*</td>
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<td>84Ta</td>
<td>Operating</td>
<td>Persons provided &quot;Supportive Services Only&quot;</td>
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<td>*</td>
<td>*</td>
<td>*</td>
<td>850</td>
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## Summary of Affordable Housing Program Benefits (1) (Continued)

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<th>Administered By</th>
<th>Administered For</th>
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<th>Award Type (2)</th>
<th>Award Type (2)</th>
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<tbody>
<tr>
<td>84T</td>
<td>Shelter Plus Care/Supportive Housing Program (State portion)</td>
<td>As Above</td>
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<td>As Above</td>
<td>As Above</td>
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</tr>
</tbody>
</table>

**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.
<table>
<thead>
<tr>
<th>Trk. #</th>
<th>Assistance Type</th>
<th>Benefit (3)</th>
<th>1999</th>
<th>2000</th>
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<th>2004</th>
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<th>Total</th>
<th>Data Year (4)</th>
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<td>84T</td>
<td>Operating</td>
<td>Persons provided transitional housing</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>204</td>
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<td>224</td>
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<td>237</td>
<td>1,131</td>
<td>State Fiscal</td>
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### Federal Funded Programs Administered by Commerce

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<thead>
<tr>
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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Approp</td>
<td>Expended</td>
<td>Approp</td>
</tr>
<tr>
<td>85 / 3T</td>
<td>Emergency Shelter Grants Program (ESG),</td>
<td>HUD</td>
<td>$894,766</td>
<td>$1,988,124</td>
<td>$1,675,000</td>
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<td>89 / 5T</td>
<td>HOME Investment Partnerships (state portion): Home Repair /Rehabilitation Program</td>
<td>HUD</td>
<td>$8,500,000</td>
<td>$8,403,043</td>
<td>$8,200,000</td>
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<td>89 / 5T</td>
<td>HOME Investment Partnerships (state portion): HOME General Purpose</td>
<td>HUD</td>
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<td>$3,631,942</td>
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<td>89/5T</td>
<td>HOME Investment Partnerships (state portion): Tenant Based Rental Assistance (TBRA)</td>
<td>HUD</td>
<td>$1,700,000</td>
<td>$1,656,692</td>
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<td>0T</td>
<td>HOME Investment Partnerships (State Portion): American Dream Downpayment Initiative Program (HOME)</td>
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<td>$112,308</td>
<td>$953,135</td>
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<td>12T</td>
<td>HOME Mobile/Manufactured Home Relocation Assistance Program: Mobile Home Relocation Assistance</td>
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<td>$579,772</td>
<td>$541,449</td>
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<td>12T</td>
<td>HOME Mobile/Manufactured Home Relocation Assistance Program: Manufactured Housing Account</td>
<td>HUD</td>
<td>$820,282</td>
<td>$653,497</td>
<td>$664,251</td>
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<tr>
<td>116T</td>
<td>HOME Mobile Home Replacement Program (PILOT)</td>
<td>HUD</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>87 / 7T</td>
<td>Housing Opportunities for People with AIDS (state portion) (HOPWA)</td>
<td>HUD</td>
<td>$1,100,000</td>
<td>$1,094,910</td>
<td>$1,088,000</td>
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<tr>
<td>65T / 9T</td>
<td>Lead Hazard Control Program</td>
<td>HUD</td>
<td></td>
<td></td>
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<td>84Ta</td>
<td>Shelter Plus Care/ Supportive Housing Program</td>
<td>HUD</td>
<td>$2,250,817</td>
<td>$1,860,710</td>
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</table>

### 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.
### Federal Funded Programs Administered by Commerce

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td></td>
<td>Approp</td>
<td>Expended</td>
<td>Approp</td>
<td>Expended</td>
</tr>
<tr>
<td>85 / 3T</td>
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<td>$3,154,414</td>
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<tr>
<td>89 / 5T</td>
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<td>$8,321,257</td>
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<td>89 / 5T</td>
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<td>$0</td>
<td>$1,200,000</td>
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<td>$424,000</td>
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<th>2004</th>
<th>2005</th>
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<th>Total</th>
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<td>$3,315,608</td>
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## APPENDIX 4: OTHER FEDERAL HOUSING PROGRAMS

Other Federal Funds Obligated to Department of Commerce 1999-2009

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</tr>
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<td></td>
<td></td>
<td>Expended</td>
<td></td>
<td>Expended</td>
</tr>
<tr>
<td>83T</td>
<td>Lead Based Paint Program</td>
<td>EPA</td>
<td></td>
<td>$1,000</td>
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<td>11T</td>
<td>Weatherization</td>
<td>DOE, HHS, BPA</td>
<td>$18,000,000</td>
<td>$17,949,227</td>
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### Funds by Year

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<th>Tracking #</th>
<th>Program Name</th>
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<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
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<tr>
<td>117T</td>
<td>Low-income Home Energy Assistance Program (LIHEAP)</td>
<td>HHS</td>
<td>$18,659,438</td>
<td>$18,659,438</td>
<td>$23,888,186</td>
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<td>$33,362,292</td>
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### Other Federally Funded Programs Administered by Commerce

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<th>2007-2009</th>
<th>Total</th>
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<td></td>
<td>Approp</td>
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<td>Approp</td>
</tr>
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<td>83T</td>
<td>$671,894</td>
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<td>$1,749,207</td>
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<td>11T</td>
<td>$29,938,850</td>
<td>$35,000,000</td>
<td>$32,774,938</td>
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#### Funds by Year

<table>
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<tr>
<th></th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>Total</th>
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## Summary of Affordable Housing Program Benefits (1)

<table>
<thead>
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<th>Tracking #</th>
<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type</th>
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<tr>
<td>83T</td>
<td>Lead Based Paint Program</td>
<td>Low Income</td>
<td>Commerce</td>
<td>EPA</td>
<td>RCW 70.103</td>
<td>Legislature, EPA</td>
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<td>117T</td>
<td>Low-income Home Energy Assistance (LIHEAP)</td>
<td>Vulnerable low income populations (elderly, disabled, young children)</td>
<td>Commerce</td>
<td>HHS</td>
<td>RCW 43.63A.115</td>
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<td>A</td>
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<td>117T</td>
<td>Low-income Home Energy Assistance (LIHEAP)</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>A</td>
</tr>
</tbody>
</table>

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.
### Other Federally Funded Affordable Housing Programs

<table>
<thead>
<tr>
<th>Trk. #</th>
<th>Assistance Type</th>
<th>Benefit (3)</th>
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<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>Total</th>
<th>Data Year (4)</th>
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</thead>
<tbody>
<tr>
<td>83T</td>
<td>Technical assistance, lead-based paint elimination, worker training</td>
<td>No. of firms and individuals certified in lead-based paint inspection and remediation</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>177</td>
<td>177</td>
<td>166</td>
<td>165</td>
<td>231</td>
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<td>1,158</td>
<td>Grant period</td>
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<td>4T / 11T</td>
<td>Operating, capital</td>
<td>No. of units weatherized</td>
<td>*</td>
<td>*</td>
<td>3,788</td>
<td>4,123</td>
<td>3,912</td>
<td>4,564</td>
<td>3,375</td>
<td>3,694</td>
<td>2,901</td>
<td>3,217</td>
<td>29,574</td>
<td>Calendar</td>
</tr>
<tr>
<td>11.7T</td>
<td>Operating, technical assistance</td>
<td>No. of people received funds to help pay their heating bills</td>
<td>55,181</td>
<td>49,773</td>
<td>69,950</td>
<td>56,166</td>
<td>62,098</td>
<td>60,478</td>
<td>71,681</td>
<td>80,020</td>
<td>63,420</td>
<td>67,445</td>
<td>636,212</td>
<td>State Fiscal</td>
</tr>
<tr>
<td>11.7T</td>
<td>As Above</td>
<td>No. of people received furnace repair and/or eviction prevention assistance.</td>
<td>Part of above</td>
<td>Part of above</td>
<td>Part of above</td>
<td>1,264</td>
<td>1,440</td>
<td>688</td>
<td>764</td>
<td>1,513</td>
<td>612</td>
<td>578</td>
<td>6,859</td>
<td>State Fiscal</td>
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</table>
### APPENDIX 5: WASHINGTON STATE HOUSING PROGRAMS

State & Federal Funds Obligated to Department of Commerce 1999-2009 (1)

<table>
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<td></td>
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<td>Approp</td>
<td>Expended</td>
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<td>State Funded Programs Administered by Commerce</td>
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<tr>
<td>2T</td>
<td>Emergency Shelter Assistance/Housing Program (ESAP/ESHP) and Homeless Family Shelter Program</td>
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<td>16T</td>
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<td>118T</td>
<td>Independent Youth Housing Program</td>
<td>Wa State</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>119T</td>
<td>On Farm Infrastructure</td>
<td>Wa State</td>
<td></td>
<td></td>
<td></td>
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<td>Re-entry Housing Pilot Project</td>
<td>Wa State</td>
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<td></td>
<td></td>
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<td>13T</td>
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<td>35T</td>
<td>2060 Affordable Housing Recording Surcharge, Operating and Maintenance Fund(O &amp; M)</td>
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<tr>
<td>36T/6T</td>
<td>2163 Homeless Housing Recording Surcharge Homeless Grant Assistance Program (HGAP)</td>
<td>WA State/Local</td>
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<td>Local Funded Programs Administered by Commerce</td>
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<td></td>
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</tr>
<tr>
<td>8T</td>
<td>Housing Assistance for Persons in Pierce County with Mental Illness (HAPMI)</td>
<td>Local</td>
<td></td>
<td></td>
<td></td>
<td>$91,910</td>
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</tbody>
</table>

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 varies between state 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.
<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</thead>
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<td>Approp</td>
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<td>$72,000,000</td>
<td>$105,000,000</td>
<td>$105,000,000</td>
<td>$187,000,000</td>
</tr>
<tr>
<td>118T</td>
<td>$72,000,000</td>
<td>$105,000,000</td>
<td>$105,000,000</td>
<td>$187,000,000</td>
</tr>
<tr>
<td>119T</td>
<td>$72,000,000</td>
<td>$105,000,000</td>
<td>$105,000,000</td>
<td>$187,000,000</td>
</tr>
<tr>
<td>14T</td>
<td>$72,000,000</td>
<td>$105,000,000</td>
<td>$105,000,000</td>
<td>$187,000,000</td>
</tr>
<tr>
<td>15T</td>
<td>$72,000,000</td>
<td>$105,000,000</td>
<td>$105,000,000</td>
<td>$187,000,000</td>
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<tr>
<td>35T</td>
<td>$334,881</td>
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<td>36T / 6T</td>
<td>$10,528,092</td>
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<td>$10,528,092</td>
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Local Funded Programs Administered by Commerce

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<th></th>
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</thead>
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<td>Approp</td>
<td>Expended</td>
<td>Approp</td>
<td>Expended</td>
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<tr>
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<td>$202,012</td>
<td>$202,048</td>
<td>$183,146</td>
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### Summary of Affordable Housing Program Benefits (1)

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<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type (2)</th>
<th>Assistance Type</th>
</tr>
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<td>Washington State (5)</td>
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<tr>
<td>2T</td>
<td>Emergency Shelter Assistance/Housing Program (ESAP/ES HP) and Homeless Family Shelter Program (HFS)</td>
<td>Homeless</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 43.63A.645</td>
<td>Legislature</td>
<td>A</td>
<td>Operating</td>
</tr>
<tr>
<td>6T</td>
<td>Homeless Grant Assistance Programs</td>
<td>Homeless</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 43.185C</td>
<td>Legislature</td>
<td>C</td>
<td>Capital, operating</td>
</tr>
<tr>
<td>6T</td>
<td>Homeless Grant Assistance Programs</td>
<td>As above</td>
<td>As above</td>
<td>As above</td>
<td>As above</td>
<td>As above</td>
<td>As above</td>
<td>As above</td>
</tr>
<tr>
<td>16T</td>
<td>Housing Trust Fund</td>
<td>Low income and Homeless populations, including Elderly, Disabled (Physical or Developmental), Mentally Ill, Families, Domestic Violence Survivors, Veterans, Substance Abusers in recovery, Farmworkers</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 43.185</td>
<td>Legislature</td>
<td>C</td>
<td>Capital, Operating dollars</td>
</tr>
<tr>
<td>118T</td>
<td>Independent Youth Housing Program</td>
<td>Foster Youth</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 43.63A.305</td>
<td>Legislature</td>
<td>A</td>
<td>Operating</td>
</tr>
<tr>
<td>2T</td>
<td>Licensed Overnight Youth Shelter Program</td>
<td>Homeless Youth</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 43.63A.645</td>
<td>Legislature</td>
<td>A</td>
<td>Operating</td>
</tr>
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<td>Tracking #</td>
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<td>2000</td>
<td>2001</td>
<td>2002</td>
<td>2003</td>
<td>2004</td>
<td>2005</td>
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<td>-----------------------------</td>
<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td>Washington State (5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2T</td>
<td>Number of individuals served</td>
<td>72,468</td>
<td>79,732</td>
<td>84,092</td>
<td>78,426</td>
<td>93,083</td>
<td>97,130</td>
<td>95,167</td>
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<tr>
<td>6T</td>
<td>Beds created</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>6T</td>
<td>Units created</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>16T</td>
<td>Units built / rehabilitated / preserved</td>
<td>4,532</td>
<td>5,671</td>
<td>4,841</td>
<td>4,008</td>
<td>4,215</td>
<td>23,267</td>
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<td>118T</td>
<td>Households assisted through rental vouchers</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>2T</td>
<td>Persons Served</td>
<td>x</td>
<td>x</td>
<td>663</td>
<td>525</td>
<td>493</td>
<td>387</td>
<td>384</td>
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### Summary of Affordable Housing Program Benefits (1) (Continued)

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<th>Program</th>
<th>Population Served</th>
<th>Administered By</th>
<th>Administered For</th>
<th>Statutory Authority</th>
<th>Funding Authorization</th>
<th>Award Type (2)</th>
<th>Assistance Type</th>
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<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td></td>
</tr>
<tr>
<td>119 T</td>
<td>On Farm Infrastructure Program</td>
<td>Farmworkers</td>
<td>Commerce</td>
<td>Legislature</td>
<td>Budget bill?</td>
<td>Legislature</td>
<td>C</td>
<td>Loans to growers to provide housing</td>
</tr>
<tr>
<td>35T</td>
<td>Operating and Maintenance Fund</td>
<td>Low-income households</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 36.22.178</td>
<td>Legislature</td>
<td>C</td>
<td>Operating</td>
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<tr>
<td>14T</td>
<td>Re-Entry Housing Pilot Project</td>
<td>Jail and prison offenders</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 13.185.060</td>
<td>Legislature</td>
<td>C</td>
<td>Operating</td>
</tr>
<tr>
<td>13T</td>
<td>Transitional Housing, Operating, and Rental Program (THOR)</td>
<td>Homeless families</td>
<td>Commerce</td>
<td>Legislature</td>
<td>Chapter 256, Laws of 2008</td>
<td>Legislature</td>
<td>A</td>
<td>Operating</td>
</tr>
</tbody>
</table>

**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

<table>
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<th>Tracking #</th>
<th>Benefit (3)</th>
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<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>TOTAL</th>
<th>Data Year (4)</th>
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<td>Bednights</td>
<td>x</td>
<td>x</td>
<td>7,252</td>
<td>6,199</td>
<td>5,755</td>
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<td>5,606</td>
<td>8,026</td>
<td>6,642</td>
<td>7,122</td>
<td>52,086</td>
<td>Program to date</td>
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<td>119T</td>
<td>Seasonal units provided</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>1,782</td>
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<td>Biennial</td>
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<td>Units</td>
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<td>x</td>
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<td>x</td>
<td>x</td>
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<td>x</td>
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<td>1,993</td>
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<td>14T</td>
<td>People who left prison</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>190</td>
<td>Calendar</td>
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<tr>
<td></td>
<td>and got housing assistance</td>
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<td></td>
<td></td>
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<tr>
<td>13T</td>
<td>Households served</td>
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<td>875</td>
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<td>1,904</td>
<td>1,353</td>
<td>1,312</td>
<td>1,396</td>
<td>1,027</td>
<td>1,568</td>
<td>11,458</td>
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<td>state fiscal year</td>
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<td></td>
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<tr>
<td>15T</td>
<td>Persons served</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>253</td>
<td>343</td>
<td>796</td>
<td>1,450</td>
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## APPENDIX 6: LOCAL GOVERNMENT HOUSING PROGRAMS

### Funds Obligated to Local Governments 1999-2008

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<th>Tracking #</th>
<th>Program Name</th>
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<th>2003</th>
<th>2004</th>
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<td>A Regional Coalition for Affordable Housing (ARCH) Trust Fund***</td>
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<td>$960,691</td>
<td>$220,000</td>
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<td>8T</td>
<td>Housing Assistance for Persons in Pierce County with Mental Illness (HAPMI)</td>
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</tr>
<tr>
<td>39T</td>
<td>King County Housing Finance Program (HOF)***</td>
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<td>No data</td>
<td>No data</td>
<td>No data</td>
<td>No data</td>
<td>No data</td>
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<td>41T</td>
<td>Multi-Unit Housing Tax Incentive Program</td>
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<td>No data</td>
<td>No data</td>
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<tr>
<td>38T</td>
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<td>$1,250,143</td>
<td>$1,250,143</td>
<td>$1,250,142</td>
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<td>38T</td>
<td>Seattle Housing Levy 1995 Rental &lt; 50% AMI Production</td>
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<td>$5,583,428</td>
<td>$5,583,428</td>
<td>$5,583,428</td>
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<td>38T</td>
<td>Seattle Housing Levy 1995 Rental 50-65% AMI Production</td>
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<td>Seattle Housing Levy 2002 Neighborhood Housing Opportunity Program</td>
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<td>2060 Affordable Housing For all Surcharge*</td>
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**TOTAL** | $9,099,335 | $11,310,409 | $10,047,792 | $9,762,521 | $19,254,434 | $17,203,119

*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
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## Summary of Affordable Housing Program Benefits (1)

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<th>Funding Authorization</th>
<th>Award Type (2)</th>
<th>Assistance Type</th>
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<td>3STa</td>
<td>Affordable Housing For All Surcharge (per HB 2060)</td>
<td>Extremely low-income households</td>
<td>Local governments and Commerce</td>
<td>Legislature</td>
<td>RCW 36.22.178</td>
<td>Surcharge of $10 for each document recorded (state keeps 40%, locals 60%)</td>
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<td>Low income elderly, families, and special needs</td>
<td>Local governments</td>
<td>Local general funds</td>
<td>RCW 82.14.400(5)</td>
<td>Development and preservation of affordable housing in East King County</td>
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<td>Housing Assistance for Persons in Pierce County with Mental Illness</td>
<td>People with mental illness</td>
<td>Commerce</td>
<td>Legislature</td>
<td>RCW 82.14.400(5)</td>
<td>Legislature, Pierce County</td>
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<td>Surcharge for local homeless housing and assistance</td>
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<td>Homeowners ≤ 80% AMI</td>
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<td>Loans (downpayment assistance)</td>
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<td>Renters ≤ 50% AMI &amp; 65% AMI</td>
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### Local Government

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<th>2003</th>
<th>2004</th>
<th>2005</th>
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<th>2008</th>
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<td>x</td>
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### Seattle Housing Levy

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<td>Rental Stabilization Program: families and individuals who are homeless or at risk of homelessness; rent assistance for 6-18 months plus case management</td>
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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.
Appendix 7: Other Programs Not Specific to Affordable Housing

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.
Appendix 7: Other Programs Not Specific to Affordable Housing

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=7761bf8ab167bc77ebe76a7202e56e1

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=8a79100e190d283b75b9aadcaaa78c50b

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.
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.

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

**Programs that benefit affordable housing but are not specific to it**

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