Washington State Resource Guide

Housing for Homeless Individuals With Mental Illnesses and Co-Occurring Substance Use Disorders

Updated October 2015

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Introduction to the Resource Guide

The Washington Low Income Housing Alliance updated this Resource Guide under sponsorship of DSHS to promote communication among those who are involved in the development of community-based housing and supportive services for people who are homeless, mentally ill, and have a substance use disorder. Specifically, the intent is to identify the systems level resources that are available, and to encourage the partnerships needed to successfully create additional housing and supportive services for individuals in need, all in service of the broader goal of ending homelessness in Washington State.

The audience for this guide is Regional Support Networks, mental health and chemical dependency providers, homeless services providers, housing providers including housing authorities, government staff, and advocates.

The guide is limited to public resources for emergency shelter, transitional housing, and permanent supportive housing. The focus is on community-based housing models. The inclusion of resources for services is limited to those linked directly to shelter, transitional, and/or permanent housing. Licensed mental health or chemical dependency facilities are not covered. Private foundations are increasingly interested in supporting homeless housing – but are not referenced in this Guide. For more information on private foundations, visit the Philanthropy Northwest website at http://www.philanthropynw.org/s_pnw/index.asp.

WHAT HAS CHANGED SINCE THE RESOURCE GUIDE WAS LAST UPDATED IN 2008?

The Resource Guide was first created in 2003, and then updated in 2008. The 2012 update to the guide revises all of the information in the Guide including contact information, program information, and partnering agency information. The principal object of this update was to capture all of the changes that have taken place in supportive housing development over the past four years. The 2008 update provides current information in areas where the State has seen the most change in homeless housing since 2008:

1. **The Federal Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act**
   In May of 2009, the HEARTH Act was signed into law as part of the Helping Families Save Their Homes Act (P.L. 111-22). The HEARTH Act reauthorized and overhauled the four Homeless Assistance Grants programs that had been created by the McKinney-Vento Homeless Assistance Act in 1987. The Act broadened the definition of homelessness and expanded the way the Emergency Solutions Grant (ESG) could be used, while combining the other three grant programs – the Supportive Housing Program (SHP), the Shelter Plus Care (S+C), and the Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings (SRO) – into a single grant program called the "Continuum of Care," (CoC). The HEARTH Act moves the HUD-funded homeless assistance systems further in the direction of solutions-oriented programs, and will significantly change how Washington State addresses homelessness. Specific changes are outlined in the relevant sections.

2. **The Washington State Consolidated Homeless Grant (CHG)**
   Consolidated Homeless Grant funding was implemented on January 1, 2012, as a way to support an integrated system of housing assistance to prevent homelessness and rapidly rehouse households without shelter. The grant combines state resources through the Home Security Fund and Affordable Housing for All Fund with funding from the HEARTH Act into a single grant opportunity for counties and other designated entities under the administration of the Washington State Department of Commerce. The goal of these funds is to provide the resources necessary to address the needs of people who are homeless as outlined in Local Homeless Plans.

3. **EHB 2048 – Document Recording Fees Update**
   Since 2005, document recording fees on real estate transactions have become the primary dedicated funding source for addressing homelessness and affordable housing in Washington State. Thanks to the passage of EHB 2048 in 2012, document recording fees are currently set at $48 per transaction. 60 percent of the revenue generated by these fees goes back to communities to fund innovative responses to homelessness that are flexible enough to meet the different needs of each community. The other 40 percent of the revenue goes into the Home Security Fund, which helps fund the Consolidated Homeless Grants.

4. **Changes to Current Program Requirements:** Significant changes to the Section 8 Housing Choice Vouchers, Veterans Affairs Supportive Housing (HUD-VASH) , the State's Housing Trust Fund, and the Low-Income Housing Tax Credit Programs have taken place since 2008. While these program changes are too significant and lengthy to fully describe in the Resource Guide, users of the Guide will find easily accessed resources in the Guide that they may use to learn more.

WHAT ARE THE BENEFITS OF PRODUCING HOUSING FOR HOMELESS, MENTALLY ILL PEOPLE?

Homeless people suffering from mental illness and/or drug or alcohol addictions often cycle in and out of homelessness. These cycles come at a great cost, both for the individuals themselves and for the wider community. Current research has demonstrated that stable housing is critical to the successful support and treatment of homeless people with mental illnesses and/or addictions, and leads to significant efficiencies and savings across the multiple systems that touch persons who are homeless.

Research has shown that providing supportive housing not only leads to better outcomes for the persons being served. It can be a less costly option for the community than providing the alternative of having services delivered through emergency rooms, emergency shelters, institutions, and police departments. The Journal of American Medicine used Seattle-based Downtown Emergency Service Center's 1811 Eastlake as a model for a 2009 report analyzing costs and found that providing permanent supportive housing interventions saved almost $30,000 per person housed per year.

Washington State has a significant number of homeless people who have mental illnesses and/or addictions. In 2012, 56,828 persons were served by emergency shelters in Washington; 15,767 persons were served through transitional housing and another 9,403 through permanent supportive housing. Washington State counted 20,336 homeless people during their January 2012 Point in Time Count, with 1,130 of those people reported mentally disabled and another 999 experiencing alcohol and/or other drug problems.

All these numbers under-report homeless mentally ill people since many homeless people do not use emergency shelter programs. However, the fact remains clear that far too many individuals who have mental illnesses and/or addictions are experiencing homelessness. We can serve homeless people better and for fewer taxpayer dollars by stabilizing lives through the provision of housing and supportive services.

WHAT COMMUNITY-BASED HOUSING MODELS CAN WORK FOR HOMELESS MENTALLY ILL PEOPLE?

Homeless people with mental illnesses and/or addictions can live successfully in many types of housing, including single-family houses and multifamily apartments or condominiums. People can live in housing structured for people with mental illness or in housing that serves a broad cross section of people. There are no unusual physical elements required for housing that is specifically for people with mental illnesses and/or addictions. [The preceding sentence is confusing and seems out of context. Please clarify or delete.] Because people with chronic mental illness and/or addiction are often low income, rent subsidies are necessary to cover operating and maintenance costs of the housing units. Also, some mentally ill people require supportive services to maintain their housing and stabilize their lives. [The last sentence is redundant.

Creating housing for homeless mentally ill people, requires consideration of three components:

- The bricks and mortar (or wood and nails). This component is what people think of first, the physical place. However, the room, or apartment, or house is only one element of creating sustainable housing for homeless people with mental illnesses.

- The operating support. This component may include lease costs (if your organization rents space) or mortgage, maintenance, and repair costs (if your organization owns space), insurance and utility costs. Rent subsidy is usually required.

- The supportive services. Homeless mentally ill people need supportive services to maintain stable housing. Services may include case management services and clinical services. Models vary. Recently, for chronic homeless populations, housing first models have been shown to be effective at engaging people early in their stages of recovery. More traditional approaches afford services to people first and then secure housing. The Housing First service model affects decisions on the location and configuration of the physical space and the plan to secure operating support. It is important to keep in mind that a person who has been homeless and who has a mental illness may have other, co-occurring illnesses that complicate treatment and require comprehensive supportive services. These co-occurring disorders can include substance abuse, HIV/AIDS and/or other physical disabilities.

There are a number of best practice models for housing homeless mentally ill people. They fall in three camps:

1. Housing where the mental health/chemical dependency agency is the owner, developer, property manager, and service provider.

   Example: Many community mental health centers maintain “cluster houses” – individual homes or apartments in which between two and five clients share living responsibilities with ongoing support from agency case managers and housing services staff. These houses can be acquired by the agency in the open market, gifted to agencies by individual or corporate donors or built with funds secured from private and public grant sources. “Cluster homes” provide a significant degree of independence to residents, are usually placed in neighborhood

and communities within the region served by the provider agency and ensure that ongoing assistance with the tasks of daily living is provided and the responsibilities of home management are monitored.

2. Housing where a housing authority or non-profit housing organization is the owner, developer, property manager, and the mental health/chemical dependency agency is the service provider.

Example: Utilizing Project-Based Section 8 resources and HUD-approved procedures for prioritizing individuals with specific types of disabilities or needs, local housing authorities can ensure that units are set-aside for persons with histories of homelessness and mental illness. Often, the housing authority may choose to cluster these units in a single housing complex or neighborhood in order to promote efficient and regular supportive service delivery by mental health case managers, substance abuse services and other professional provider agencies.

3. Housing where the mental health/chemical dependency agency leases units from the private rental market and provides the supportive services.

Example: HUD's Shelter Plus Care program provides market-rate rental subsidies that can be used by agencies to secure apartments and homes in the private rental market for homeless individuals with disabilities such as mental illness, HIV/AIDS, etc. HUD requires that the value of the rental subsidies awarded to an agency be matched in the aggregate by supportive services provided to the housed individuals. The knowledge that rent payments are guaranteed and that services will be available on an ongoing basis – including the capacity to provide crisis response services – often serves as a major incentive to private landlords to participate in the Shelter Plus Care Program.

HOW CAN HOUSING FIRST BENEFIT HOMELESS, MENTALLY ILL INDIVIDUALS?

For people with serious mental illnesses like schizophrenia, alcohol or drug addictions, or chronic physical illnesses, homelessness is often chronic and reoccurring. The key to ending chronic homelessness well may be *permanent supportive housing* using a *Housing First* approach.

Permanent supportive housing combines affordable or no-cost rental housing with supportive services such as case management, health care, employment training, mental health services, and substance abuse treatment. Housing First is a client-centered, low barrier model for addressing homelessness that centers on moving an individual or family into permanent housing initially. Then access to services is provided as needed afterwards. Housing First is an alternative to the traditional step-laddered approach of moving clients through various levels of housing with the goal of addressing the issues that caused the homelessness before attaining permanent housing. A person must eventually achieve "housing readiness," before transitioning out of the system and into independent housing. Through Housing First, clients are settled into housing without any long term participation in psychiatric treatment or treatment for sobriety. After housing is secured clients are offered a wide range of support services to help address some of the issues that may have caused the chronic homelessness initially and help them to remain stable.

The idea is based on two core convictions: first, that housing is a basic human right, and not a reward for clinical success such as psychiatric stability or drug and alcohol abstinence; and two, that once the chaos of homelessness is eliminated from a person's life, clinical and social stabilization occur faster and are more enduring. The concept is very flexible, and looks different in each community and project that adopts it. However, Housing First models generally have the same things in common, as listed here by the National Alliance to End Homelessness:

1. There is a focus on helping individuals and families access and sustain rental housing as quickly as possible and the housing is not time-limited;
2. A variety of services are delivered primarily following a housing placement to promote housing stability and individual well-being;
3. Such services are time-limited or long-term depending upon individual need; and
4. Housing is not contingent on compliance with services – instead, participants must comply with a standard lease agreement and are provided with the services and supports that are necessary to help them do so successfully.

Although research is still being done to determine the best way to design a Housing First system, there is growing recognition that Housing First programs in general, that are built on the guidelines above, are successful at stabilizing housing and helping to end chronic homelessness, particularly in cases of severe mental illness. Transitioning to a Housing First model improves outcomes for recipients and, in many cases, decreases the time individuals and families are homeless while increasing the number of individuals and families providers are able to serve. Housing First continues to be a promising model for reducing homelessness among mentally ill individuals and others.

WHAT IS THE HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)?

According to the Department of Commerce website, the Washington State Homeless Management Information System (HMIS) collects data about homeless clients to shed light on the extent, characteristics, and causes of homelessness. Homeless service providers in Washington, such as emergency shelters, transitional housing, and supportive housing programs, collect information about their clients so that it can be matched with information from other providers in the state to get accurate counts of homeless clients and the services they need.

Learning about which services prove most helpful in ending homelessness and sharing this information with policymakers can improve both service and resource availability. HMIS also benefits service agencies directly by enabling caseworkers to easily track client progress and make referrals to other programs.

In order to be eligible for federal homeless assistance funding, agencies must participate in an HMIS. The Department of Commerce is responsible for operating an HMIS for counties that do not operate their own compliant system.

For more information about HMIS, please see
http://www.commerce.wa.gov/Programs/housing/Homeless/Pages/HomelessManagementInformationSystems.aspx

Essential Partners

REGIONAL SUPPORT NETWORKS		
Regional Support Networks (RSNs) administer federal and state mental health service dollars in Washington State. In populous areas, RSNs serve a single county (like King, Pierce, or Spokane). In less populous areas, RSNs serve a group of counties (like Greater Columbia which serves 11 counties in central Washington).		
RSN	**Telephone / Fax**	**Administrator**
CHELAN-DOUGLAS RSN 636 N Valley Mall Pkwy Ste 200 East Wenatchee, WA 98802-4875	**509. 886.6318** 1-877-563-3678 509. 886.6320 (Fax)	**TAMARA BURNS** RSN Administrator tcardwell-burns@cdrsn.org
GRAYS HARBOR RSN 2109 Sumner Avenue, Suite 203 Aberdeen, WA 98520-3699	**360.532.8665** 360.533.1983 (Fax)	**JOAN BREWSTER,** Director of Public Health and Social Services jbrewster@co.grays-harbor.wa.us **VERA KALKWARF**, Social Services Manager vkalkwarf@co.grays-harbor.wa.us **MIKE MCINTOSH**, mmcintosh@co.grays-harbor.wa.us
GREATER COLUMBIA BEHAVIORAL HEALTH 101 North Edison Street Kennewick, WA 99336-1958	**509.735.8681** 509.783.4165 (Fax)	**KEN ROUGHTON** RSN Director kenr@gcbh.org
KING COUNTY RSN 401 Fifth Avenue, Suite 400 Seattle, WA 98104	**206.263.8904** 206.296.0583 (Fax)	**JEAN ROBERTSON** RSN Administrator jean.robertson@kingcounty.gov
NORTH SOUND MH Administration 117 North 1st Street, Ste 8 Mt. Vernon, WA 98273-2858	**360.416.7013 x254** 360.416.7017 (Fax)	**JOE VALENTINE** RSN Executive Director joe_valentine@nsmha.org
PENINSULA RSN 614 Division St, MS 23 Pt. Orchard, WA 98366-4676	**360.337.4886** 360.337.5721 (Fax)	**ANDERS EDGERTON** Regional Administrator aedgertn@co.kitsap.wa.us
OPTUM BEHAVIORAL HEALTH **(Serving Pierce County** **3315 So. 23rd St., Suite 310** **Tacoma, WA 98405**	**253.292.4200** **253.292.4219**	**Cheri Dolezal** **RSN Administrator** **cheri.dolezal@optumhealth.com**

SOUTHWEST WASHINGTON BEHAVIORAL HEALTH RSN 1601 E. Fourth Plain Blvd., Building #17 Vancouver, WA 98666	**360.397-8222** 360.397-6128(Fax)	**Connie Mom-Chhing** RSN Administrator connie.mom-chhing@swbh.org
SPOKANE COUNTY RSN 312 West 8th Avenue Spokane, WA 99204	**509.477-4510** 509.477.6827 (Fax) **509.447.7561** 509.477.6827 (Fax)	**SUZIE MCDANIEL**, Assistant Director smcdaniel@spokanecounty.org **CHRISTINE BARADA** Director Spokane Community CSHCD cbarada@spokanecounty.orgc
THURSTON-MASON RSN 412 Lilly Road NE Olympia, WA 98506-5132	**360.867.2558** 360.867.2601 (Fax) **360.867.2562** 360.867.2601 (Fax)	**MARK FREEDMAN** Social Services Division Director freedmm@co.thurston.wa.us **LINDA SMYTHE** RSN Manager smythel@co.thurston.wa.us
TIMBERLANDS RSN P O Box 217 Cathlamet, WA 98612	**360.795.3118** 360.795.3126 (Fax)	**BRIAN CAMERON** RSN Administrator cameron@trsn.org

PUBLIC HOUSING AUTHORITIES	
All housing authorities in Washington State administer the federal HUD Section 8 program that provides rental assistance for extremely low-income people. Some housing authorities also develop, own, and operate public housing units funded by HUD public housing funds. Some housing authorities also use HUD resources, other public and private resources (including their bonding capacity) to develop housing for low and moderate-income people. They partner with for profit or non-profit entities in each of these approaches.	
Anacortes Housing Authority 719 Q Avenue, Anacortes, WA 98221 Serving Counties: San Juan, Skagit Phone: (360) 293-7831 Email: aha@fidalgo.net Fax: (360) 293-8998, Web: www.anacorteshousing.com	**Housing Authority of Asotin County** 1212 Fair Street, Clarkston, WA 99403 Serving Counties: Asotin Phone: (509) 758-5751, Email: haac35@yahoo.com Fax: (509) 758-8156, Web: N/A
Bellingham/Whatcom County Housing Authority P.O. Box 9701, Bellingham, WA 98227-9701 Serving Counties: Whatcom Phone: (360) 676-6887, Email: bellinghamhousing.info@bwcha.org Fax: (360) 676-7696, Web: www.bellinghamhousing.org	**Bremerton Housing Authority** 4040 Wheaton Way, P.O. Box 2189, Bremerton, WA 98312 Serving Counties: Kitsap, Mason Phone: (360) 479-3694, Email: kwiest@bremertonhousing.org Fax: (360) 616-8558, Web: www.bremertonhousing.org TDD/TDY: (360) 377-8606
Housing Authority of Chelan County & the City of Wenatchee 1555 South Methow, Wenatchee, WA 98801 Serving Counties: Chelan, Douglas Phone: (509) 663-7421, Email: clerk@ccwha.com Fax: (509) 663-4761, Web: www.ccwha.com	**Columbia Gorge Housing Authority** **Mid-Columbia Housing Authority** Main Office: 312 Court Street - Suite 419, The Dalles, Oregon 97058 Serving Counties: Klickitat and Skamania Toll Free: (888) 356-8919, Phone: (541) 296-5462, Deaf Community Relay WA: (800) 833-6384, Fax: (541) 296-8570, Email: info@mid-columbiahousingauthority.org Web: www.mid-columbiahousingauthority.org
Everett Housing Authority 3107 Colby Avenue P.O. Box 1547, Everett, WA 98206-1547 Serving Counties: Snohomish Phone: (425) 258-9222, Email: info@evha.org Fax: (425) 303-1122, Web: www.evha.org	**Housing Authority of Grant County** 1139 Larson Boulevard, Moses Lake, WA 98837 Serving Counties: Grant Phone: (509) 762-5541, Email: N/A Fax: (509) 762-2202, Web: www.hagc.net

Housing Authority of Grays Harbor County 602 East First Street, Aberdeen, WA 98520 Serving Counties: Grays Harbor Phone: (360) 532-0570, Email: jerry@hagh.com Fax: (360) 532-0775, Web: N/A	**Housing Authorities Risk Retention Pool** 7111 NE 179th Street, Vancouver, Washington 98686 Serving Counties: Statewide Phone: (360) 574-9035, Email: staff@harrp.com Fax: (360) 574-9401, Web: www.harrp.com
Housing Authority of Island County 7 NW 6th Street, Coupeville, WA 98239-3400 Serving Counties: Island Phone: (360) 678-4181, Email: info@islandcountyha.org Fax: (360) 678-6969, Web:	**Peninsula Housing Authority** 2603 South Francis Street, Port Angeles, WA 98362 Serving Counties: Clallam, Jefferson Phone: (360) 452-7631, Email: info@peninsulaha.org Fax: (360) 457-7001, Web: http://peninsulapha.org/
Housing Authority of the City of Kalama 226 Cloverdale Rd., Kalama, WA 98625 Serving Counties: Cowlitz Phone: (360) 673-3444, Email: director@kalama.com Fax: (360) 673-2873, Web: N/A	**Kelso Housing Authority** 1415 South 10th, Kelso, WA 98626 Serving Counties: Cowlitz Phone: (360) 423-3490, Email: mpolmsted@kelsoha.org Fax: (360) 577-6694, Web: http://kelsohousing.org/
Housing Authority City of Kennewick 1915 W. 4th Place, Kennewick, WA 99336 Serving Counties: Benton Phone: (509) 586-8576, Email: karlenen@kennewickha.org Fax: (509) 582-7544, Web: www.kennewickha.org	**King County Housing Authority** 600 Andover Park West, Tukwila, WA 98188 Serving Counties: King Phone: (206) 574-1100, Email: N/A, Fax: (206) 574-1104, Web: www.kcha.org
Housing Kitsap 345 6th Street, Suite 100, Bremerton, WA 98337 Serving Counties: Kitsap Phone: (360) 535-6100, Email: housingkitsap@housingkitsap.org Fax: (360) 535-6107, Web: www.housingkitsap.com	**Housing Authority of Kittitas County,** 107 West 11th Ave., Ellensburg, WA 98926 Serving Counties: Kittitas Phone: (509) 962-9006, Email: housing@hakittitas.org Fax: (509) 962-3575, Web: N/A
Longview Housing Authority 820 11th Avenue, Longview, WA 98632 Serving Counties: Cowlitz, Lewis, Pacific, Wahkiakum Phone: (360) 423-0140, Email: cpegg@longviewha.org Fax: (360) 425-9930, Web: www.longviewha.org	**Okanogan County Housing Authority** P.O. Box 1306, Okanogan, WA 98840 Serving Counties: Okanogan Phone: (509) 422-3721, Email: claudia_ocha@communitynet.org Fax: (509) 422-1713, Web: N/A

Housing Authority of Oroville P.O. Box 1242, Oroville, WA 98844 Serving Counties: Okanogan Phone: (509) 476-3059, Email: ohaadmin@gdicom.net Fax: (509) 476-2010, Web: N/A	**Othello Housing Authority** 335 N. Third Street, Othello, WA 99344 Serving Counties: Adams Phone: (509) 488-3527, Email: danderson@othellohousing.com Fax: (509) 488-9769, Web: www.othellohousing.com
Joint Pacific County Housing Authority 820 11th Avenue, Longview, WA 98632 Serving Counties: Cowlitz, Pacific, Wahkiakum Phone: (866) 570-8840, Email: cpegg@longviewha.org Fax: (360) 425-9930, Web: www.longviewha.org	**Housing Authority of the City of Pasco and Franklin County** 2505 W. Lewis Street, Pasco, WA 99301 Serving Counties: Franklin Phone: (509) 547-3581, Email: info@hacpfc.org Fax: (509) 547-4997, Web: N/A
Pierce County Housing Authority P.O. Box 45410, Tacoma, WA 98445-0410 Serving Counties: Pierce Phone: (253) 620-5400, Email: khull@pchawa.org Fax: (253) 620-5455, Web: www.pchawa.org	**Renton Housing Authority** 2900 NE 10th Street, P.O. Box 2316, Renton, WA 98056 Serving Counties: King Phone: (425) 226-1850, Email: mrg@rentonhousing.org Fax: (425) 271-8319, Web: www.rentonhousing.org
Republic/Ferry County Joint Housing Authority 83-1 N. Kauffman Street, Republic, WA 99166 Serving Counties: Ferry Phone: (509) 775-3924, Email: fcha@rcabletv.com Fax: (509) 775-1082, Web: N/A	**Seattle Housing Authority** 190 Queen Anne Ave N, Seattle, WA 98109-1028 Serving Counties: King Phone: (206) 239-1500, Email: execdirector@seattlehousing.org Fax: (206) 615-3504, Web: www.seattlehousing.org
Housing Authority of Skagit County 1650 Port Drive, Burlington, WA 98233 Serving Counties: Skagit Phone: (360) 428-1959, Email: hasc@skagitcountyha.org Fax: (360) 424-6005, Web: N/A	**Snohomish County Housing Authority** 12625 4th Avenue W., Suite 200, Everett, WA 98204 Serving Counties: Snohomish Phone: (425) 290-8499, Email: RED@hasco.org Fax: (425) 290-5618, Web: www.hasco.org
Spokane Housing Authority 55 West Mission, Spokane, WA 99201 Serving Counties: Lincoln, Pend Oreille, Spokane, Stevens, Whitman Phone: (509) 328-2953, Email: scervantes@spokanehousing.org Fax: (509) 323-2366, Web: www.spokanehousing.org	**Sunnyside Housing Authority** 204 South 13th Street, Sunnyside, WA 98944 Serving Counties: Yakima Phone: (509) 837-5454, Email: info@sunnysideha.org Fax: (509) 837-4150, Web: www.sunnysideha.org
Tacoma Housing Authority 902 South L Street, Tacoma, WA 98405 Serving Counties: Pierce Phone: (253) 207-4400, Email: mmirra@tacomahousing.org Fax: (253) 207-4440, Web: www.tacomahousing.org	**Housing Authority of Thurston County** 1206 12th Avenue SE, Olympia, WA 98501 Serving Counties: Thurston Phone: (360) 753-8292, Email: admin@hatc.org Fax: (360) 586-0038, Web: www.hatc.org

Vancouver Housing Authority 2500 Main Street, Suites 100-200, Vancouver, WA 98660-2697 Serving Counties: Clark Phone: (360) 694-2501, Email: webmaster@vhausa.com Fax: (360) 993-9594, Web: www.vhausa.com	**Walla Walla Housing Authority** 501 Cayuse Street, Walla Walla, WA 99362 Serving Counties: Walla Walla Phone: (509) 527-4542, Email: reneer@wallawallaha.org Fax: (509) 527-4574, Web:
Housing Authority of the City of Yakima 810 N. 6th Avenue, Yakima, WA 98902 Serving Counties: Yakima Phone: (509) 453-3106, Email: Lowel.Krueger@yakimahousing.orgFax: (509) 453-3111, Web: www.yakimahousing.org	

ENTITLEMENT COMMUNITIES AND PARTICIPATING JURISDICTIONS
In addition to housing authorities, HUD resources flow to local communities through entitlement communities. Housing funds available to entitlement communities include: Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), and Housing Opportunities for People With AIDS (HOPWA).
CDBG Entitlement Communities in Washington State • Cities of: Anacortes, Auburn, Bellevue, Bellingham, Bremerton, Everett, Kennewick, Kent, Lakewood, Longview, Olympia, Pasco, Richland, Seattle, Shoreline, Spokane, Tacoma, Vancouver, Yakima, Wenatchee • Counties of: Clark, King, Kitsap, Pierce, Snohomish, Spokane
ESG Entitlement Communities • Cities of: Seattle, Spokane, Tacoma • Counties of: King, Pierce, Snohomish
HOPWA: Services are delivered through local government and nonprofit organizations throughout the state except King and Snohomish counties, who receive a separate HOPWA grant, and Clark and Skamania counties who receive funding through the City of Portland's HOPWA grant. HOPWA Regional Contacts: http://www.commerce.wa.gov/Programs/housing/Homeless/Pages/HousingOpportunitiesforPeoplewithAIDS.aspx
Participating Jurisdictions ***The HOME Investment Partnership Program (HOME) is a HUD program that passes-through federal housing funding assistance to Participating Jurisdictions.***
HOME Participating Jurisdictions in Washington State • Cities of: Bellingham, Seattle, Spokane, Tacoma, Yakima • Counties and Consortia: Pierce, Spokane, Snohomish, King, Kitsap, Longview-Kelso, Richland (Tri-Cities), Tacoma/Lakewood, Thurston.

CDBG Non-Entitlement Communities, Balance of State	
CDBG Non-Entitlement Communities Kaaren Roe, CDBG Program Manager Local Government and Infrastructure Division Department of Commerce 1011 Plum St SE Olympia, WA 98504-2525 Phone: (360) 725-3018 Email: kaaren.roe@commerce.wa.gov Web: www.commerce.wa.gov/cdbg	
CDBG Entitlement Communities by City and County	
City of Anacortes Ryan Larsen Director of Planning/Community Development P.O. Box 547 Anacortes, WA 98221 Phone: (360) 299-1942 Fax: (360) 293-1938 Email: ryanl@cityofanacortes.org	**City of Auburn** Michael Hursh King County Consortium 25 W. Main St. Auburn, WA 98001-4916 Phone: (253) 804-5029 Fax: (253) 804-3114 Email : mhursh@auburnwa.gov
City of Bellevue Emily Leslie, Human Services Manager Human Services P.O. Box 90012 Bellevue, WA 98009-9012 Phone: (425) 452-6452 Fax: (425) 452-2814 Email: eleslie@bellevuewa.gov	**City of Bellingham** David Stalheim, Manager Division of Community Development 210 Lottie Street Bellingham, WA 98225 Phone: (360) 778-8385 Fax: (360) 778-8302 Email: dstalheim@cob.org
City of Bremerton Marie Vila, CDBG Program Administrator Department of Community Development 345 - 6th Street, Suite 600 Bremerton, WA 98337 Phone: (360) 473-5375 Fax: (360) 473-5278	**City of Everett** Ross Johnson, CDBG Coordinator 2930 Wetmore Ave. Suite 8A Everett, WA 98201 Phone: (425) 257-8731 Fax: (425) 257-8742

Email: marie.vila@ci.bremerton.wa.us	Email: RJohnson@ci.everett.wa.us
City of Kennewick Carol Hughs Evans, Community Development Coordinator City of Kennewick P.O. Box 6108 Kennewick, WA 99336 Phone:(509) 585-4432 Fax:(509) 585-4445 Email: carol.evans@ci.kennewick.wa.us	**City of Kent** Katherin Johnson, Housing and Human Service Manager Parks Department 220 Fourth Avenue South Kent, WA 98032-5895 Phone: (253) 856-5073 Fax: (253) 856-6070 Email: kjohnson@kentwa.gov
City of Lakewood David Bugher, Community Development Director Community Development Department 6000 Main St., S.W. Lakewood, WA 98499-5027 Phone: (253) 983-7739 Fax: (253) 589-3774 Email: dbugher@cityoflakewood.us	**City of Longview** Julie Hourcle, Program Coordination Specialist Longview City Hall 1525 Broadway Longview, WA 98632-7080 Phone: (360) 442-5081 Fax: (360) 448-5953 Email: Julie.hourcle@mylongview.com
City of Mount Vernon Eric Stendal, Special Projects Administrator 910 Cleveland Avenue (PO Box 809) Mount Vernon, WA 98273 Phone: (360) 336-6211 Fax: (360) 336-0623 Email: erics@ci.mount-vernon.wa.us	**City of Olympia** Steven Friddle, Community Services Manager Department of Community Planning and Development P.O. Box 1967 Olympia, WA 98507-1967 Phone: (360) 753-8591 Fax: (360) 753-8087 Email: sfriddle@ci.olympia.wa.us
City of Pasco Angie Pittman Department of Community and Economic Development P.O. Box 293 Pasco, WA 99301 Phone:(509) 543-5739 Fax:(509) 545-3499 Email: pitmana@pasco-wa.gov	**City of Richland** Deborah Bluher, CDBG/HOME Administrator Department of Planning and Redevelopment P.O. Box 190 MS-19 Richland, WA 99352 Phone:(509) 942-7595 Fax:(509) 942-7764 Email: dbluher@ci.richland.wa.us
City of Seattle Michael Look, Manager	**City of Spokane** Allen Schmelzer

Department of Human Services 700 5th Ave, Suite 5800 PO Box 34215 Seattle, WA 98124-4215 Phone: (206) 615-1717 Fax: (206) 621-5003 Email: michael.look@seattle.gov	Associate Planner Community, Housing and Human Services 808 W. Spokane Falls Blvd., 6th Floor Spokane, WA 99201 Phone: (509) 625-6325 Fax: (509) 625-6315 Email: aschmelzer@spokanecity.org
City of Tacoma Richard Teasley, Housing Division Manager, Department of Community and Economic Development 747 Market St. Suite 1036 Tacoma, WA 98402-3794 Phone: (253) 591-5238 Fax: (253) 591-2002 Email: rteasley@cityoftacoma.org	**City of Vancouver** Peggy Sheehan, CDBG Manager Community and Economic Development PO box 1995 Vancouver, WA 98668-1995 Phone: (360) 487-7952 Fax: (360) 487-8463 Email: peggy.sheehan@cityofvancouver.us
City of Wenatchee Monica Libbey, Planner Manager 1350 McKittrick Street PO Box 519 Wenatchee, WA 98807-0519 Phone: (509) 888-3252 Fax: (509) 888-3201 Email: mlibbey@wenatcheewa.gov	**City of Yakima** Archie Matthews, Neighborhood Dev. Services Manager Community, Housing & Human Services 129 North 2nd St. Yakima, WA 98901 Phone: (509) 575-6101 Fax: (509) 575-6176 Email: amatthew@ci.yakima.wa.us

HOME Participating Jurisdictions by City, County, Consortium	
State	
Michelle Campbell, HOME GP Program Manager Department of Commerce P.O. Box 42525 Olympia, WA 98504-2525 (360) 725-3039 Fax: (360) 586-5880 Email: michelle.campbell@commerce.wa.gov	
City	
City of Bellingham David Stalheim, Manager Division of Community Development 210 Lottie Street Bellingham, WA 98225 Phone: (360) 778-8385 Fax: (360) 778-8302 Email: dstalheim@cob.org	**City of Seattle** Tom Mack Office of Housing PO Box 94725 Seattle, WA 98124 Phone: (206) 684-0339 Fax: (206) 233-7117 Email: Thomas.mack@seattle.gov
City of Spokane Melora Sharts, Housing Program Finance Officer Community, Housing & Human Services 808 W. Spokane Falls Blvd., 6th floor Spokane, WA 99201-3339 Phone: (509) 625-6325 Fax: (509)-625-6315 Email: msharts@spokanecity.org	**City of Yakima** Archie Matthews, Neighborhood Dev. Services Manager Community, Housing & Human Services 129 North 2nd St. Yakima, WA 98901 Phone: (509) 575-6101 Fax: (509) 575-6176 Email: amatthew@ci.yakima.wa.us

City of Tacoma Richard Teasley, Housing Division Manager Department of Community and Economic Development 747 Market St., Suite 1036 Tacoma, WA 98402-3794 Phone: (253) 591-5763 Fax: (253) 591-2002 Email: rteasley@cityoftacoma.org	

County	
Spokane County Tim Crowley Housing & Community Development Manager 312 W. 8th Ave Spokane, WA 99204 Phone: (509) 477-2521 Fax: (509) 477-2561 Email: tcrowley@spokanecounty.org	**Pierce County** Corey E. Lew, LEED AP Program Supervisor Community Development/Capital Projects 1305 Tacoma Avenue South, Suite 104 Tacoma, WA 98402-1903 Phone: (253) 798-4381 Email: clew@co.pierce.wa.us

Consortia	
Snohomish County Dean Weitenhagen, Supervisor Office of Housing and Community Division 3000 Rockefeller Ave., M/S #305 Everett, WA 98201 Phone: (425) 388-3267 Fax: (425) 388-3504 Email: Dean.Weitenhagen@snoco.org	**King County** Eileen Bleeker, Housing Finance Program Planner 401 Second Avenue Suite 500 Seattle, WA 98104 Phone: (206) 263-9080 Fax: (206) 296-0229 Email: Eileen.bleeker@metrokc.gov
Kitsap County Bonnie Tufts, CDBG Administrator Block Grant Program 345 6th Street, Suite 400 Bremerton, WA 98337-7284 Phone: (360) 337-4606 Fax: (360) 337-4609 Email: b.tufts@co.kitsap.wa.us	**Longview-Kelso HOME Consortium** Julie Hourcle, Program Coordination Specialist Longview City Hall 1525 Broadway Longview, WA 98632 Phone: (360) 442-5081 Fax: (360) 442-5953 Email: julie.hourcle@mylongview.com
City of Richland Consortium (Tri-Cities HOME Consortia) Deborah F. Bluher, CDBG/HOME Administrator Department of Planning and Redevelopment P.O. Box 190 MS 19 Richland, WA 99352 Phone: (509) 942-7595 Fax: (509) 942-7764 Email: dbluher@ci.richland.wa.us	**Tacoma/ Lakewood Consortium** Rick Teasley, Housing Division Manager Department of Community and Economic Development 747 Market St. Suite 1036 Tacoma, WA 98402-3794 Phone: (253) 591-5238 Fax: (253) 591-2002 Email: rteasley@cityoftacoma.org
County of Thurston Consortium Mark Freedman, Director PHSS – Social Services 412 Lilly Road NE Olympia, WA 98506 Phone: (360) 867-2558 Fax: (360) 7867-2601 Email: Freedmm@co.thurston.wa.us	

Technical Assistance Resources

This section provides contact information to assist organizations and communities create housing for homeless people with mental illnesses and/or co-occurring disorders. It is not an exhaustive list, but does offer some options that are particularly relevant to the target population. Government sources primarily provide information on the programs and technical assistance they administer or deliver. Non-profit sources offer information and technical assistance and/or consultation on planning, developing, operating housing for the target population or on advocacy for the expanding housing resources for the target population.

GOVERNMENT
Department of Commerce The Department of Commerce provides a variety of financial and technical resources to local communities. The Housing Services Division within Dept. of Commerce manages many of the state's housing development programs, including the Housing Trust Fund and the Operating and Maintenance Fund, as well as HUD funded Community Development Block Grant programs such as the HOME program, the Homeless Families Plan, and Tenant Based Rental Assistance. Commerce also manages the HUD McKinney Homeless assistance for most areas of the state.

Target Population	Low income populations
Contact Information	Dan McConnon Housing Division 906 Columbia Street SW PO Box 42525 Olympia, WA 98504-2525 Main phone number: (360) 725-2908 Web: www.commerce.wa.gov

GOVERNMENT
Department of Social and Health Services The Department of Social and Health Services (DSHS) works in partnership with multiple agencies, organizations and private entities to provide care and health services to various populations throughout the state. Listed below are Housing Resources, Emergency Assistance Programs, Mental Health/PATH program, the Oxford House Program, and the Access to Recovery Grant.

1. Housing Resources To act as a resource link, sharing information and referrals regarding available projects, and housing and service resources in Washington state.	
Target Populations	Homeless, low income and special needs populations
Contact Information	Melodie Pazolt Supported Employment/Supported Housing Program Administrator Division of Behavioral Health and Recovery PO Box 45330 Olympia, WA 98504 Phone: (360) 725-0487 Email: melodie.pazolt@dshs.wa.gov
2. Emergency Assistance Programs DSHS offer programs to families, individuals (18 or older), or pregnant women facing an emergency situation who do not have resources to meet their basic needs. Applicants must be residents of Washington state and must demonstrate a financial need for emergency funds for one or more of the following basic requirements. Applicants need to contact the local community service office for program eligibility and application.	
Target Populations	Homeless, low income and special needs populations
Programs available	• Emergency Food, Shelter, and Clothing Assistance • Minor Medical Care • Utilities, Household Maintenance Supplies • Clothing and Transportation Costs for Retaining a Job • Transportation for a minor (not in foster care) • Emergency Food Assistance
Contact Information	To locate a local Community Service office nearby call: 1-800-865-7801 Link for CSO office locations & to apply for services https://www.dshs.wa.gov/esa/community-services-find-an-office

3. Mental Health /PATH (Projects for Assistance in Transition from Homelessness)

The Division of Behavioral Health and Recovery (DBHR) operates an integrated system of care for people with mental illness who are enrolled in Medicaid and crisis, involuntary treatment and short term interventions for other individuals..

The PATH Program is a formula grant program that funds the 50 States, to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless. PATH dollars are available to support community-based outreach, mental health, substance abuse, case management and other supportive services, as well as a assistance obtaining housing services, disability benefits and other services intended to help clients access housing resources and progress in their recovery from mental illness and co-occurring substance use disorders..

Target Populations	Homeless individuals who have a mental illness and may have a co-occurring substance use disorder
Contact Information	Melodie Pazolt Division of Behavioral Health and Recovery PO Box 45330 Olympia, WA 98504 Phone: (360) 725-0487 Email: melodie.pazolt@dshs.wa.gov

4. Oxford Houses of Washington State

Oxford Houses are peer-run residences that are alcohol and drug free housing for adults in recovery that operate entirely independently of DBHR; however, DBHR does have the federal revolving loan fund that allows Oxford Houses to get loans for the deposit and first month's rent in order to commence operations and open new houses in needed areas.

The Houses are democratically self-governed by the residents and are financially self-supporting. There is zero tolerance for alcohol or drug use. Seven to ten residents live in each home. The residents decide on admissions and circumstances where residents are asked to leave (i.e. alcohol or drug use, non-payment of rent, disruptive behaviors). Residents typically have completed residential chemical dependency treatment. Some may be getting out of prison or jail after participating in a treatment program while incarcerated. Applicants must be abstinent to be considered for residency. There is no staff or services in the house. Oxford Houses are rented on the open market and each house is independent.

Target population	Individuals in recovery from drug or alcohol addictions
Contact Information	MeLinda Trujillo, Oxford House Coordinator The Department of Social and Health Services Behavioral Health Program Manager Division of Behavioral Health and Recovery (DBHR) Aging and Disability Services Administration Phone: (360) 794-1365 Fax: (360) 794-1334 Email: Melinda.trujillo@dshs.wa.gov

5. Access to Recovery Grant (ATR)

The Access to Recovery program is funded by the federal Substance Abuse and Mental Health Services Administration (SAMHSA). With support from SAMHSA, Washington State's Division of Behavioral Health and Recovery is moving toward Recovery Oriented Systems of Care.

Washington State ATR is administered with six county partners: Clark, King, Snohomish, Pierce, Yakima, and Spokane. The purpose of this three-year grant project is to provide recovery services to qualifying individuals and their families to help them become productive members of their community. Once a client is assessed and a recovery plan established, the client can choose any authorized recovery provider for each service identified. Funds for these services are reserved for this person/family member using a voucher.

Some examples of the recovery services available are: mental health counseling, preventive services for client family members, transportation, transitional housing, child care and job readiness/vocational counseling. Providers can be traditional or faith-based.	
Contact Information	Access to Recovery Grant Washington State Department of Social and Health Services Web: https://www.dshs.wa.gov/sesa/rda/research-reports/access-recovery

GOVERNMENT	
US Interagency Council on Homelessness The Interagency Council on Homelessness is responsible for providing Federal leadership for activities to assist homeless families and individuals. This includes planning and coordinating the Federal government's activities and programs; monitoring and evaluating assistance to homeless persons provided by all levels of government and the private sector; ensuring that technical assistance is provided to help community and other organizations effectively assist homeless persons; and disseminating information on Federal resources available to assist the homeless population. Regional Coordinators have been identified in 10 regions throughout the US to work to foster at the state, county and local levels initiatives that offer the performance outcome of solutions that end homelessness for individuals and families.	
Target Populations	Chronically homeless
Contact Information	Regional Coordinator Contact Information: Beverley Ebersold, Regional Coordinator Contact States Covered: OH, IN, IL, MI, WI, MN, ND, SD, CO, UT, WV, MT, ID, OR ,WA, AK Phone: (202) 754-1581 Email: beverley.ebersold@usich.gov Web: www.usich.gov

NON-PROFITS AND CONSULTANTS	
Building Changes Formally known as Aids Housing of Washington, Building Changes is a catalyst for ending homelessness. They address the economic and social conditions that adversely affect people's housing, health, and job opportunities. Building Changes coalesces public and private resources to create lasting solutions, transforming the way people in need are served.	
Target Populations	Homeless families and individuals
Contact Information	Alice Shobe, Executive Director 2014 East Madison, Suite 200 Seattle, WA 98122 Phone: (206) 805-6118 Fax: (206) 805-6101 Email: Alice.Shobe@BuildingChanges.org Web: www.buildingchanges.org

Common Ground	
A nonprofit consulting firm specializing in low-income and special-needs housing development in Washington state. Since 1980, Common Ground has assisted in the development of over 6,000 units of housing. Common Ground helps community organizations plan, finance and manage construction projects, as well as preserve existing facilities. They specialize in public financing, as well as tailoring housing solutions to community needs.	
Target Populations	Low income and special needs
Contact Information	Shirley Bekins, Director of Housing Development Common Ground 419 Occidental Ave S. Suite 504 Seattle, WA 98104 Phone: (206) 461-4500 ext.123 Fax: (206) 461-3871 Email: shirleyb@commongroundwa.org Web: www.commongroundwa.org

Community Frameworks	
Community Frameworks' mission is to support and develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities. Through its programs, Community Frameworks: • Builds and preserves homes for renters, first time homebuyers and people with specialized shelter and service needs • Helps other organizations develop their capacity to meet the housing needs of low– and moderate-income homebuyers	
Target Populations	Low and moderate income populations
Contact Information	Ginger Segel, Senior Housing and Community Developer 409 Pacific Ave., Suite 105 Bremerton, WA 98337 Phone: (206) 271-7664 Email: ginger@communityframeworks.org Web: www.communityframeworks.org

Corporation for Supportive Housing (CSH)	
CSH helps communities create permanent housing with services to prevent and end homelessness. CSH synthesizes two decades of expertise to make it easier to develop and operate high-quality supportive housing. They help break through bureaucracy and funding complications to create smarter solutions for these very vulnerable people and the communities where they live.	
Target Populations	Low income populations
Contact Information	CSH National Office 50 Broadway, 17th Floor New York, New York 10004 Phone: (212) 986-2966 Fax: (212) 986-6552 Email: info@csh.org Web: www.csh.org

Enterprise Community Partners	
Enterprise Community Partners is dedicated to bringing lasting improvements to distressed communities. Enterprise is a national, non-profit and community development organization that works with thousands of organizations nationwide, improving their communities through efforts that include building affordable housing for families, seniors and the disabled, increasing the availability of quality child care, and improving community safety. Enterprise - with more than 25 years of experience working in low- income communities - provides hands-on, customized expertise to these grassroots organizations. Since 1982, Enterprise and its related organizations have raised and leveraged $9 billion in equity, grants and loans to help build and preserve more than 225,000 affordable rentals and for-sale homes to create vital communities.	
Target Populations	Low income populations
Contact Information	M.A. Leonard, Vice President & Market Leader, Pacific Northwest Enterprise Community Partners 411 1st Ave South, Suite 401 Seattle, WA 98104 Phone: (206) 223.4519 Email: mleonard@enterprisecommunity.org Web: www.enterprisecommunity.org

Impact Capital	
The organization offers a variety of financing products designed to help nonprofits identify, prepare, and carry out projects (e.g. affordable housing, mixed-used, and community facilities) that benefit low-income individuals and families. Loans are available for short-term, interim uses that carry projects from concept, through construction, to permanent financing. In addition, Impact Capital offers technical assistance grants and training that focus on finance, development, and asset management topics.	
Target Populations	Low income populations
Contact Information	Judith Olsen, Executive Director Impact Capital 401 Second Avenue South, Suite 301 Seattle, WA 98104 Phone: (206) 587-3200 ext.227 Fax: (206) 587-3230 Email: judith@impactcapital.org Web:

Low Income Housing Institute	
The Low Income Housing Institute (LIHI) is a private non-profit developer, owner and operator of affordable housing. LIHI owns and manages low-income housing throughout the Puget Sound Region. LIHI also develops housing on behalf of other non-profit agencies and organizations and provides technical assistance through HUD's SHP program.	
Target Populations	Homeless, seniors, veterans, special needs, low income families and individuals
Contact Information	Sharon Lee, Executive Director Low Income Housing Institute 2407 First Avenue Seattle, WA 98121 Phone: (206) 443-9935 Fax: (206) 443-9851 Email: housinginfo@lihi.org Web: www.lihi.org

Office of Rural and Farmworker Housing (ORFH)	
ORFH is a private, statewide nonprofit corporation that develops housing for farm workers and other rural, low-income residents of Washington State. ORFH provides direct, comprehensive, development services to local nonprofit corporations, housing authorities, municipalities and other organizations and individuals interested in developing farm worker housing. Our primary focus is multi-family rental housing and related facilities such as day care, laundry and tenant/management meeting rooms. ORFH offers all the necessary services to obtain capital financing and assure the quality of both housing construction and management.	
Target Populations	***Low-income, farmworker, homeless populations.***
Contact Information	Marty Miller, Executive Director Office of Rural and Farmworker Housing 1400 Summitview Ave., #203 Yakima, WA 98902-2965 Phone: (509) 248-7014 Fax: (509) 575-3845 ***Web: www.orfh.org***

Rural Community Assistance Corporation	
RCAC is a nonprofit organization that provides technical assistance, training, and financing so rural communities achieve their goals and visions. Headquartered in West Sacramento, California, RCAC's employees serve rural communities in 13 western states, plus the Western Pacific. RCAC's work encompasses a wide range of services including technical assistance and training for environmental infrastructure; affordable housing development; economic and leadership development; and community development finance. These services are available to a variety of communities and organizations including communities with populations of fewer than 50,000, other nonprofit groups and tribal organizations.	
Target Populations	Community based rural organizations and tribal governments
Contact Information	Rural Community Assistance Corporation Corporate office: 3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 Phone: (916) 447-2854 Fax: (916) 447-2878 Email: rcacmail@rcac.org Web: http://www.rcac.org

Technical Assistance Collaborative	
TAC is a national non-profit organization that works to achieve positive outcomes on behalf of people with disabilities, people who are homeless, and people with other special needs by providing state-of-the-art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing. TAC supports the efforts of public and non-profit agencies to successfully plan and implement the design, financing and management of public sector human services, mental health, substance abuse, and health care strategies. TAC also provides policy development, consultation, and technical assistance to help expand affordable housing and permanent supportive housing for people with disabilities, people who are homeless, and other households with special needs.	
Target Populations	Homeless and special needs populations
Contact Information	Ann O'Hara, Associate Director Director of Housing Group 31 Saint James Ave, Suite 710 Boston, MA 02116 Phone: (617) 266-5657 Fax (617) 266-4343 Email: info@tacinc.org Web: www.tacinc.org

Tenants Union of Washington State	
The mission of the Tenants Union (TU) is to create housing justice through empowerment-based education, outreach, leadership development, organizing, and advocacy. Founded in 1977, the TU carries on a proud legacy of work to create concrete improvements in tenants' living conditions and challenge and transform unjust housing policies and practices. As a membership organization, the TU's work is grounded in the strong conviction that tenants must be the leaders of efforts to transform our housing conditions and communities. The TU embraces the values of equality, hope, tenant leadership, respect, direct action, civic courage, racial and economic justice, and self-determination in our work.	
Target Populations	Tenants
Contact Information	Jonathan Grant Executive Director 5425 Rainier Avenue S, Ste B Seattle, WA 98118-2455 Phone: (206) 723-0500 Web: http://www.tenantsunion.org

Washington Low Income Housing Alliance	
The Washington Low Income Housing Alliance is a non-profit organization that combines strong housing and homelessness organizations, funders, service providers and individual advocates to work closely with elected officials to impact local, state, and federal policy. The Alliance offers services in advocacy, education, and mobilization to ensure all Washington residents to have the opportunity to live in safe, healthy, affordable homes in thriving communities.	
Target Populations	Low income families and individuals, people experiencing homelessness
Contact Information	Rachael Myers, Executive Director Washington Low Income Housing Alliance 1411 Fourth Street Suite 850 Seattle, WA 98101 Phone: (206) 442-9455 Fax: (206) 467-4522 Web: www.wliha.org

Regional Housing Consortia	
Housing Consortium of Everett and Snohomish County	
A Coalition of organizations and individuals concerned about affordable housing in Snohomish County, centering work around themes of education, advocacy and resources.	
Contact Information	Mark Smith Executive Director P.O Box 1326 Everett, WA 98206-1326 Phone: 425-339-1015 Email: housingsnohomish@gmail.com Web: http://www.housingsnohomish.org
Seattle-King County Housing Development Consortium (HDC)	
Through education, advocacy and leadership, the Housing Development Consortium (HDC) supports and inspires its members as they work collaboratively to meet the housing needs of limited-income people throughout King County.	
Contact Information	Harry Hoffman, Executive Director 1402 Third Avenue, Suite 1230 Seattle, WA 98101 Phone: (206) 682-9541 Fax: (206) 623-4669 Email: Harry@housingconsortium.org Web: www.housingconsortium.org

Tacoma-Pierce County Affordable Housing Consortium Tacoma Pierce County Affordable Housing Consortium is a nonprofit organization of 62 housing providers, lenders, and other stakeholders who work in Pierce County to provide a unified voice for affordable housing in our community.	
Contact Information	Connie Brown, Executive Director 1323 South Yakima Avenue Tacoma, WA 98405 Phone: (253) 627-0949 Email: info@affordablehousingconsortium.org Web: www.affordablehousingconsortium.org
Spokane Low Income Housing Consortium The Spokane Low Income Housing Consortium is a nonprofit organization of more than 30 nonprofit and public members and associate members that develop and promote affordable housing, and more than 15 supportive members that include lenders, private sector firms, contractors, attorneys, and others that support affordable housing in the great Spokane area.	
Contact Information	Cindy Algeo, Executive Director 315 W. Mission, Suite 25B Spokane, WA 99201 Phone: (509_ 325-3235 Email: cindy@slihc.org Web: http://www.slihc.org

Financial Resources

FUNDING QUICK REFERENCE GUIDE:

Housing funding resources described in the following section are organized by source of funding – i.e., federal, state, local, bank, and private foundation sources. The Quick Reference Guide identifies each funding resources and provides a hyperlink to the source's website. Detailed contact information and program descriptions for each of the programs listed below are presented following the Quick Reference Guide.

Source	Website
Continuum of Care Program	http://portal.hud.gov/hudportal/HUD?src=/hudprograms/continuumofcare
Housing Choice Vouchers / Section 8	http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm
Housing Opportunities for Persons with AIDS (HOPWA)	https://www.hudexchange.info/programs/hopwa/
Supportive Housing for Persons with Disabilities (Sec. 811)	http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm
Transitional Living for Homeless Youth	http://www.acf.hhs.gov/programs/fysb
Basic Care for Runaway and Homeless Youth	http://www.acf.hhs.gov/programs/fysb
Street Outreach Program for Runaway and Homeless Youth	http://www.acf.hhs.gov/programs/fysb
Rural Rental & Cooperative Housing Loans (Sec 515)	http://www.rurdev.usda.gov/wa
Rural Rental Assistance (Sec. 521)	http://www.rurdev.usda.gov/wa
Veterans Affairs – Grants & Per Diem	http://www.va.gov/homeless/gpd.asp
HUD-VASH, Veterans Affairs Supportive Housing	http://www.hud.gov/offices/pih/programs/hcv/vash
Housing and Essential Needs	https://www.dshs.wa.gov/esa/community-services-offices/housing-and-essential-needs
HOME	http://www.hud.gov/offices/cpd/affordablehousing/programs/home/
Tenant-Based Rental Assistance (TBRA)	http://www.hud.gov/offices/cpd/affordablehousing/programs/home/
Consolidated Homeless Grant (CHG)	http://www.commerce.wa.gov/CHG

Housing Trust Fund	http://www.commerce.wa.gov/Programs/housing/TrustFund
Operating & Maintenance Funds (O& M)	http://www.commerce.wa.gov/Programs/housing/TrustFund/Pages/OperationsMaintenanceFund.aspx
Projects for Assistance in Transition from Homelessness (PATH)	http://pathprogram.samhsa.gov/
Program for Assertive Community Treatment (PACT)	https://www.dshs.wa.gov/bhsia/division-behavioral-heath-and-recovery/program-assertive-community-treatment
Low-Income Housing Tax Credits	https://www.hudexchange.info/resources/documents/Low-Income-Housing-Tax-Credit-Summary.pdf
Federal Home Loan Bank – AHP	http://www.fhlbanks.com/
Impact Capital	http://www.impactcapital.org
Federal CDBG	http://www.hud.gov/offices/cpd/communitydevelopment/programs/
Washington State CDBG	http://www.commerce.wa.gov/cdbg
Emergency Solutions Grants Program (ESG)	http://www.commerce.wa.gov/Programs/housing/Homeless/Pages/EmergencySolutionsGrants.aspx
HOME Program	http://www.hud.gov/offices/cpd/affordablehousing/programs/home/
King County - HHSF	http://www.kingcounty.gov/socialservices/Housing/ContractorsAndPartners/ContractorTools/FundDescriptions/Homeless.aspx
King County - HFP	http://www.kingcounty.gov/socialservices/Housing/ServicesAndPrograms/Programs/HousingDevelopment/HousingFinance.aspx
City of Seattle – Housing Levy	http://www.seattle.gov/housing/levy
Washington Families Fund	http://www.buildingchanges.org/grants-capacity-building

FEDERAL SOURCES	
U.S. Department of Housing and Urban Development (HUD)	
Continuum of Care Program Under the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), which amended the McKinney-Vento Homeless Assistance Act, the three separate McKinney-Vento homeless assistance programs (Supportive Housing program, Shelter Plus Care program, and Section 8 Moderate Rehabilitation SRO program) have been merged into a single grant program known as the **Continuum of Care** (CoC) Program. The CoC Program is designed to assist individuals (including unaccompanied youth) and families experiencing homelessness and to provide the services needed to help such individuals move into transitional and permanent housing, with the goal of long-term stability.	
Target Populations	Homeless adults, unaccompanied youth and families
Services	Funding for efforts by nonprofit providers, States, and local governments to re-house homeless individuals and families rapidly, while minimizing the trauma and dislocation caused to homeless individuals, families and communities as a consequence of homelessness. Promote access to, and effective use of, mainstream programs by homeless individuals and families. Optimize self-sufficiency among individuals and families experiencing homelessness, and promote community-wide commitment to the goal of ending homelessness. Note: the Section 8 Moderate Rehabilitation SRO and Safe Havens program component are no longer eligible under the CoC Program. No new SRO or Safe Haven projects will be funded. Current SRO and Safe Haven projects will continue to be renewed.

The COC Program's Components & Costs Compared with Legacy Homeless Programs			
	New Continuum of Care Program	Legacy SHP Program	Legacy S+C Program
Eligible Components	Permanent Housing	Permanent housing (PSH only)	Permanent housing (PSH only)
	Permanent Supportive Housing (PSH)	Transitional housing	Tenant-based
	Rapid re-housing (RRH)	Supportive services only Safe Havens	Sponsor-based
	Transitional housing	Innovative supportive housing	Project-based
	Supportive services only	HMIS	SRO-based
	Homeless Management Information System (HMIS)		
	Prevention (limited to HPCs)		
Eligible Costs	CoC planning costs / UFA costs	Acquisition	Rental assistance
	UFA costs	Rehabilitation	Type of assistance:
	Acquisition	New construction	• Tenant-based
	Rehabilitation	Leasing	• Sponsor-based
	New construction	Operating	• Project-based
	Leasing	Supportive services	• Single Room Occupancy (SRO)
	Rental assistance	HMIS	Length of assistance:
	Type of assistance:	Project administration	• Short-term
	• Tenant-based		
	• Sponsor-based		
	• Project-based		
	Length of assistance:		
	• Short-term		
	• Medium-term		
	• Long-term		
	Operating		
	Supportive services		
	HMIS		
	Project administration		

Contact Information	**Seattle HUD Field Office** David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 Phone: (206) 220-5368 david.foster@hud.gov Web:	**Seattle/King County CoC Contact for areas outside of Seattle:** Kate Speltz King County Housing and Community Development 401 5th Ave, Ste 500 Seattle, WA 98104 Phone: 206-263-9084	**Seattle/King County CoC Contact for Seattle:** Eileen Denham City of Seattle Human Services Division P.O. Box 34215 Seattle, WA 98124-4215 Phone: 206-684-0915	**Washington State Rural (Balance of State)** Tedd Kelleher Washington State Dept of Commerce 128 Tenth Ave, S.W. Olympia, WA 98504-2525 Phone: 360-725-2930
		Clark County CoC Andy Silver Clark County Council on the Homeless 2500 Main St. Vancouver, WA 98660 Phone: 360-993-9570	**Everett/Snohomish Co. CoC** Jackie Anderson Office of Community and Homeless Services Snohomish County Human Services Department 3000 Rockefeller Ave. MS 305 Everett, WA 98201 Phone: 425-388-3237	**Tacoma/Pierce County CoC** Troy Christensen Pierce County 3602 Pacific Ave, Suite 200 Tacoma, WA 98418 Phone: 253-798-6139
		Spokane City CoC Jerrie Allard City of Spokane Human Services Dept. 808 W. Spokane Falls Blvd. Spokane, WA 99201-3333 Phone: 509-625-6130	**Yakima County CoC** Tim Sullivan Yakima County 128 N. Second St, Room 102 Yakima, WA 98901 Phone: 509-574-1522	
	http://portal.hud.gov/hudportal/HUD?src=/states/washington/offices **Spokane Field Office** Sarah Everstine Management Analyst 920 W. Riverside Ave, Suite 588 Spokane, WA 99201 Phone: 509-368-3200 Fax: 509-368-3209 sarah.everstine@hud.gov			

FEDERAL SOURCES	
U.S. Department of Housing and Urban Development (HUD)	
Housing Choice Voucher Program The **Housing Choice Voucher** program (HCV), also known as Section 8, is a rental subsidy program. HUD awards funding to state and local public housing authorities (PHAs). Funding is used to assist eligible households in renting decent, safe, and affordable housing. PHAs can make funding available for tenant-based vouchers (awarded to individuals who must find an eligible unit in the private rental market), project-based vouchers (attached to a specific unit, so the unit must be matched with eligible tenants) or sponsor-based (awarded to a nonprofit housing or support services agency which both finds the unit and matches it with eligible tenants). Tenant rents are calculated as a percentage of household income, though most PHAs charge a minimum rent of $50 to $75 per month. The HCV program does not fund either the development of housing stock or management of housing complexes.	
Target Populations	Low, very low and extremely low income households
Services	Rental assistance
Contact Information	Harlan Stewart U.S. Dept of Housing and Urban Development Office of Public Housing 909 First Avenue, Suite 360 Seattle, WA 98104-1000 Phone: (206) 220-6220 Email: harlan.stewart@hud.gov Web: http://www.hud.gov For Housing Authority contact information see pages 11-14.

FEDERAL SOURCES	
U.S. Department of Housing and Urban Development (HUD)	
Supportive Housing for Persons with Disabilities (Section 811) Section 811 provides critically important affordable housing linked with community-based supportive services for the most vulnerable people with disabilities. By leveraging other sources of capital funding, such as federal Low-Income Housing Tax Credits, the reformed Section 811 program will now spur the development of more units of supportive housing every year and, for the first time, create integrated supportive housing units within affordable housing properties.	
Target Populations	Persons with disabilities. Eligible population include households which may consist of a single qualified person (must be at or below 50% of the area median income) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.

Services	The new Section 811 program's first-year funding priority is the Project Rental Assistance (PRA) option, which provides PRA subsidies directly to State Housing Finance Agencies (HFAs). Although authorized in statute, the Section 811 program is not offering capital funding in 2012 or 2013.	
Program Information	The Section 811 program's PRA option combines permanent affordable rental housing with voluntary, flexible and individualized services to assist the most vulnerable people with disabilities to live in the community. Using the new integrated housing model, supportive housing units are included in high quality affordable rental properties that primarily assist households without disabilities. To maximize opportunities for community integration, this new approach requires that no more than 25% of the units in any Section 811 funded property be set aside for people with disabilities.	
State Contact	Justin Bombara Department of Commerce Phone: (360) 725-2704 Email: Justin.bombara@commerce.wa.gov	
Federal Contact Information	Seattle HUD Field Office Tim Sovold Office of Multifamily Housing 909 First Avenue, #190 Seattle, WA 98104-1000 Phone: 206-220-5240 Email: Tim.Sovold@hud.gov	Spokane Field Office Sarah Everstine Management Analyst 920 W. Riverside Ave, Suite 588 Spokane, WA 99201 Phone: 509-368-3200 Fax: 509-368-3209 Email: sarah.everstine@hud.gov

FEDERAL SOURCES	
U. S. Department of Health and Human Services (HHS) – Family and Youth Services Bureau (FYSB)	
Transitional Living Program for Homeless Youth FYSB's **Transitional Living Program** supports projects that provide long-term residential services to homeless youth. The Program accepts youth ages 16-22. The services offered are designed to help young people who are homeless make a successful transition to self-sufficient living. Transitional living programs are required to provide youth with stable, safe living accommodations, and services that help them develop the skills necessary to become independent. Living accommodations may include host-family homes, group homes, maternity group homes, or supervised apartments owned by the program or rented in the community.	
Target Populations	Homeless youth
Services	Shelter, skills training, and support services to homeless youth, including pregnant and parenting youth, ages 16 through 21 for a continuous period not exceeding 18 months. See http://www.acf.hhs.gov/grants
Program Information	Transitional Living Program grantees are required to offer or refer for the following services: • Safe, stable living accommodations • Basic life-skill building, including consumer education and instruction in budgeting, the use of credit, housekeeping, menu planning, food preparation and parenting skills • Interpersonal skill building, including enhancing young people's abilities to establish positive relationships with peers and adults, make decisions and manage stress • Educational opportunities, such as GED preparation, post-secondary training and vocational education • Assistance in job preparation and attainment, such as career counseling and job placement • Education, information and counseling to prevent, treat and reduce substance abuse • Mental health care, including individual and group counseling • Physical health care, including routine physicals, health assessments and emergency treatment TLPs also incorporate the Positive Youth Development, or PYD, approach into their programs. PYD suggests that the best way to prevent risky behavior is to help youth achieve their full potential. Youth development strategies focus on giving young people the chance to exercise leadership, build skills and become involved in their communities.

Contact Information	Marnay Cameron Family and Youth Services Bureau c/o Lux Consulting Group 8405 Colesville Road, Suite 600 Silver Spring, MD 20910 Phone: 866-796-1591 Email: fysb@luxcg.com Web: http://www.acf.hhs.gov/programs/fysb/programs/runaway-homeless-youth/programs/transitional-living

FEDERAL SOURCES	
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES	
Basic Care Program for Runaway and Homeless Youth FYSB's **Basic Center Program** works to establish or strengthen community-based programs that meet the immediate needs of runaway and homeless youth and their families. The programs provide youth up to age 18 with emergency shelter, food, clothing, counseling and referrals for health care. Most basic centers can provide 21 days of shelter for up to 20 youth. Basic centers seek to reunite young people with their families, whenever possible, or to locate appropriate alternative placements.	
Target Populations	Runaway and homeless youth and their families
Services	Comprehensive 14 day shelter care services to reunite runaway and homeless youth with their families or identify safe and appropriate housing and services. Services to include intake, assessment, food, shelter, family and group counseling, service linkage and aftercare. See http://www.acf.hhs.gov/grants

Program Information	Although slight differences exist from one program to the next, all basic centers must offer the following types of assistance to young people and their families: • Food, clothing, medical care and other services that youth need (offered either directly or by referral) • Individual, group and family counseling • Recreation programs • Outreach to youth who may need assistance as well as to public and private agencies that work with youth and families • Aftercare services for youth after they leave the shelter In addition, FYSB requires grantees to incorporate elements of the Positive Youth Development, or PYD, approach into their programs. PYD suggests that the best way to prevent risky behavior is to help young people achieve their full potential. Youth development strategies focus on giving young people the chance to exercise leadership, build skills and become involved in their communities. States, localities, private entities, and coordinated networks of such entities are eligible to apply for a Basic Center Program grant unless they are part of the law enforcement structure or the juvenile justice system. Federally recognized Indian organizations are also eligible to apply for grants as private, non-profit agencies.
Contact Information	Marnay Cameron Family and Youth Services Bureau c/o Lux Consulting Group 8405 Colesville Road, Suite 600 Silver Spring, MD 20910 Phone: 866-796-1591 Email: fysb@luxcg.com Web: www.acf.hhs.gov/programs/fysb

FEDERAL SOURCES	
U.S. Department of Health and Human Services (HHS) – Family and Youth Services Bureau (FYSB)	
Street Outreach Program for Runaway and Homeless Youth Through the **Street Outreach Program** (SOP**)**, FYSB supports work with homeless, runaway and street youth to help them find stable housing and services. SOPs focus on developing relationships between outreach workers and young people that allow them to rebuild connections with caring adults. The ultimate goal is to prevent the sexual exploitation and abuse of youth on the streets.	
Target Populations	Runaway and homeless youth and their families

Services	Previously funded projects include local centers for runaway and homeless youth, Youth Development State Collaboration Programs, and Training and Technical Assistance grants. See http://www.acf.hhs.gov/grants
Program Information	Street outreach programs provide services directly or by collaborating with other agencies. In particular, street outreach programs work closely with other organizations that work to protect and treat young people who have been or are at risk of sexual abuse or exploitation. Street outreach services include the following: • Street-based education and outreach • Access to emergency shelter • Survival aid • Individual assessments • Treatment and counseling • Prevention and education activities • Information and referrals • Crisis intervention • Follow-up support FYSB requires grantees to incorporate elements of the Positive Youth Development, or PYD, approach into their programs. PYD suggests that the best way to prevent risky behavior is to help young people achieve their full potential. Youth development strategies focus on giving young people the chance to exercise leadership, build skills and become involved in their communities
Contact Information	Marnay Cameron Family and Youth Services Bureau c/o Lux Consulting Group 8405 Colesville Road, Suite 600 Silver Spring, MD 20910 Phone: 866-796-1591 Email: fysb@luxcg.com Web: www.acf.hhs.gov/programs/fysb

FEDERAL SOURCES	
USDA Rural Development	
Rural Rental and Cooperative Housing Loans (Section 515) Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing. This is primarily a direct housing mortgage program; however, funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.	
Target Populations	Very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.

Services	• Construct new housing - Applications for new construction will only be accepted in designated places based on need as determined by Rural Development • Purchasing and rehabilitating existing buildings when the cost does not exceed new construction by 5% in the same area • Purchase and improve necessary land in which the housing will be located • Developing and installing streets, water supply and sewage disposal necessary in connection with the housing. • Develop related facilities such as recreational areas • Pay related costs such as architectural fees.
Program Information	RD State Directors use needs criteria to establish a list of targeted communities for which applicants may request loan funds. The applications are then rated in order to select recipients. The Rural Cooperative Housing Loan program is a variation on the RHS Section 515 Rural Rental Housing Loan program. Cooperative housing allows a group of people to jointly own and operate their housing. A cooperative housing corporation owns the housing, and each individual or family member of the corporation has the right to occupy a specified housing unit and to participate in the operation of the cooperative.
Contact Information	USDA – Rural Development Tammy Repine, Multi and Single Family Housing Program Director Phone: (360) 704-7767 Email: tammy.repine@uw.usda.gov Web: www.rurdev.usda.gov/wa

FEDERAL SOURCES	
USDA Rural Development	
Rural Rental Assistance Program (Section 521) The Rural Rental Assistance (RA) program, provides rental subsidies to units that were financed with USDA funds (section 515 & 514). It is a project-based assistance program where the rent subsidy stays with the unit after each tenant move out. The program pays the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate, which includes the cost of all utilities and services.	
Target Populations	Persons with very low and low incomes, elderly persons, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income.

Services	Rental assistance
Program Information	Priority for Rent Assistance in housing financed by Section 515 is given to a project either if a market study indicates the greatest percentage of prospective tenants need RA or if the area has the greatest housing need within the state and is selected for funding in accordance with the weighted criteria.
Contact Information	USDA - Rural Development Tammy Repine, Multi and Single Family Housing Program Director Phone: (360) 704-7767 Email: tammy.repine@uw.usda.gov Web: www.rurdev.usda.gov/wa

FEDERAL SOURCES

U.S. Department of Veterans Affairs (VA)

Veterans Affairs Homeless Provider's Grant and Per Diem Program

The purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

Target Populations	Homeless
Program Information	The program has two levels of funding: the Grant portion and the Per Diem portion. **Grants:** Limit is 65% of the costs of constructing, expanding, remodeling, or altering buildings and acquiring facilities for use as service centers, transitional housing or other facilities for homeless vets. Remodeling or expanding VA properties is allowed acquiring VA properties is not. Recipients must fund the matching 35% share. Grants may not be used for operational costs, including salaries. **Per Diem:** Priority in awarding the Per Diem funds goes to the recipients of Grants. Non-Grant programs may qualify if they meet these criteria: (1) at least 75% of those receiving supportive services are veterans, (2) provide supportive housing or a homeless service center.
Contact Information	Department of Veterans Affairs Grant and Per Diem Program Phone: 1-877-332-0334 Email: VHATAMGRANTANDPERDIEM@va.gov Web: www.va.gov/homeless/gpd.asp

FEDERAL SOURCES		
U.S **Department of Veterans Affairs (VA)**		
HUD-VASH, Veterans Affairs Supportive Housing Program (HUD-VASH) For eligible projects and populations, this program offers rental assistance based on the Section 8 Housing Choice Voucher program and case management services through local VA Medical Centers.		
Target Populations	Homeless veterans, families and individuals	
Eligible Activities	• Eligible participants are homeless veterans, including those living in emergency shelters, and may be referred from non-local VA Medical Centers, or from VA programs such as Per Diem. • All initial screening for eligibility and participation is carried out by VA Medical Center staff; those accepted into the program are then referred to local housing authorities for voucher assistance; • VAMCs are required to provide appropriate treatment and supportive services to program participants. Services must include finding housing, ongoing case management, and access to health services. • Participation in case management services is mandatory in order to maintain eligibility for housing voucher assistance.	
Program Information	Generally, the HUD-VASH program is administered in accordance with regular HCV program requirements (24 CFR Section 982). However, HUD may waive or specify alternative requirements for any provision of any statute or regulation affecting the HCV program in order to effectively deliver and administer HUD-VASH voucher assistance.	
Contact Information	HUDVET Phone: (800) 998-9999 Email: hudvet@hud.gov Web: portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash	Department of Veterans Affairs Phone: National Call Center for Homeless Veterans at: (877) 4AID-VET Web: www.va.gov/HOMELESS/HUD-VASH.asp

STATE SOURCES	
Department of Commerce	
Housing and Essential Needs (HEN) The Housing and Essential Needs Program, which was established after the termination of the Disability Lifeline Program in 2011, provides non-cash housing and other essential need assistance (such as personal hygiene items or bus passes) for some recipients of state-funded Medical Care Services (MCS).	
Target Populations	Recipients of Medical Care Services who are homeless or at risk of becoming homeless
Services	• Clients who are homeless or at risk of homelessness • Limited grant funding, so not every client who is eligible and requests help with their rent and/or utility bills will be able to receive assistance • Housing support and essential needs assistance is not an entitlement
Program Information	The Department of Commerce administers the Housing and Essential Needs Program through grants with their current network of homeless and housing providers: Click here for a link to homeless and homeless prevention service providers Note: Because the main eligibility verification system for this program is changing as a result of the Affordable Care Act taking effect in the beginning of 2014, it is likely this program will be changed during the 2013 legislative session.
Contact Information	Kathy Kinard Tel: (360) 725-2939 Email: Kathy.Kinard@commerce.wa.gov Web: Click here for a link to homeless and homeless prevention service providers

STATE RESOURCES		
Department of Commerce		
HOME Program The HOME Program is funded by a formula-based grant from the U.S. Department of Housing and Urban Development. Commerce receives 40% of the total funds allocated to Washington state and local governments receive the remaining 60%. Funding is used to implement housing strategies that address the housing needs of low and very-low income households. The program is administered by the Community Services & Housing Division at the Washington State Department of Commerce.		
Target Populations	Households with incomes at or below 50% of area median income	
Services	• Acquisition, construction and rehabilitation of multi-family rental properties (HOME General Purpose (GP)) • Tenant-based rental assistance (TBRA)	
State Program Information:	Activities are currently funded through the Housing Finance Unit and the Housing Improvements and Preservation Unit with HOME dollars. Preference is given to non-metropolitan and rural areas that do not receive HOME funds directly from HUD. New Construction, Acquisition, Rehabilitation: Eligible organizations are local governments, housing authorities, and non-profit organizations. HOME dollars will be awarded as grants, deferred loans, and amortized loans. Permanent rental housing projects for the chronically mentally ill, seniors, farm workers, and other very low-income individuals and families have been funded with HOME funds. Transitional housing for homeless families with children, homeless individuals recovering from substance abuse, and those with chronic mental illness have also been funded.	
Contact Information	HOME General Purpose (GP) Michelle Campbell HOME GP Program Manager State of Washington – Commerce P.O. Box 42525 Olympia, WA 98504-2525 Phone: (360) 725-3039 Email: michelle.campbell@commerce.wa.gov	Tenant-Based Rental Assistance (TBRA) Mollie Gaspar TBRA Program Manager Phone: (360) 725-2943 Email: Mollie.gaspar@commerce.wa.gov

STATE RESOURCES	
Department of Commerce	
Tenant-Based Rental Assistance (TBRA) The Tenant Based Rental Assistance program (know as TBRA) provides homeless and low-income households with security and utility deposits and rent assistance. Eligible households must have incomes that do not exceed 50 percent of the median household income for their area	
Target Populations	Households at or below 50% AMI. HOME TBRA grantees may expand their targeted population preferences.
Services	Rental assistance
Program Information	Eligible tenants under a TBRA program receive direct rental subsidies that enable them to live in rental units of their own choosing, provided that the units meet basic program requirements. Within the bounds of certain HOME Program rules, WA state HOME funds are awarded through a competitive Request for Proposal process. Eligible organizations are cities, counties, non-profit organizations, and public housing authorities that have administered or who can partner with an agency or technical assistance provider that has experience with Tenant Based Rental Assistance or a Section 8 Rental Assistance Program.
Contact Information	Mollie Gaspar Department of Commerce P.O. Box 42525 1011 Plum Street SE Olympia, WA 98504-2525 Phone: (360) 725-2943 Email: Mollie.gaspar@commerce.wa.gov Web: www.commerce.wa.gov

STATE RESOURCES	
Department of Commerce	
Consolidated Homeless Grant (CHG) The Consolidated Homeless Grant (CHG) combines state homeless resources into a single grant opportunity to county governments (and other designated entities) under the administration of Commerce. The CHG is designated to support an integrated system of housing assistance to prevent homelessness and quickly re-house households who are unsheltered. This grant provides resources to address the needs of people who are homeless or at-risk of homelessness, as described in the Local Homeless Plans for each county.	
Target Populations	Homeless
Services	• Temporary housing operations • Time-limited rental assistance for individuals and families • Program operations and services connected to housing stability • Administrative expenses • Date collection, evaluation and planning
Program Information	CHG is funded by the Washington State Home Security Fund, Affordable Housing for All Fund, Transitional Housing Operations and Rent Account, and the Homeless Housing Program. CHG funds support a variety of activities, including operations of emergency shelter and transitional housing units, rental assistance, and data collection and reporting. CHG assistance is not intended to provide long-term support for households, nor will it be able to address all of the financial and supportive services needs of households that affect housing stability. Rather, assistance should be focused on housing stabilization, linking households to community resources and mainstream benefits, and helping them develop a plan for future housing stability.
Contact Information	Kathryn Stayrook P.O. Box 42525 Olympia, WA 98504-2525 Phone: (360) 725-2992 Email: kathryn.stayrook@commerce.wa.gov Web: www.commerce.wa.gov/Programs/housing/Homeless/Pages/ConsolidatedStateHomelessGrantProgram.aspx

STATE RESOURCES	
Department of Commerce	
Washington State Housing Trust Fund The Housing Trust Fund provides capital financing for the construction or rehabilitation of safe, decent, and affordable housing for low-income households. The Housing Trust Fund works in partnership with community-based housing providers, housing authorities, tribes, other local, state, and federal agencies, and private lenders to support the development and preservation of more than 3,000 housing units each biennium in communities throughout the state. On average, each dollar invested from the Housing Trust Fund leverages more than $4 from other public and private sources.	
Target Populations	Projects must benefit households with incomes below 80 percent of area median income. Preference is given to projects serving lower income levels or special needs populations.
Services	• Acquisition, rehabilitation or new construction of affordable rental housing • Acquisition, rehabilitation, or new construction of single-family housing for low-income homebuyers • Down payment assistance
Program Information	Funds are awarded through a competitive process. Timing and frequency of applications cycles is dependent on legislative appropriations. Applications are submitted to Commerce in response to requests for proposals. Projects funded must remain affordable to the target population for 40 years.
Contact Information	Janet Masella, Managing Director Washington State Department of Commerce 1011 Plum Street SE PO Box 42525 Olympia, WA 98504-82525 Phone: (360) 725-4134 Email: janet.masella@commerce.wa.gov Web: www.commerce.wa.gov/Programs/housing/TrustFund/Pages/default.aspx

STATE RESOURCES	
State Department of Commerce	
Washington State Operating & Maintenance Funds The Operations and Maintenance (O&M) Fund is part of the Department of Commerce's Housing Trust Fund (HTF) program and is used to support projects that have received capital dollars from the HTF. Priority is given to new projects awarded with HTF funds.	
Target Populations	Very low-income populations (30% or below of AMI). Priority is given to seasonal farm worker projects and projects for persons with special needs, including disabilities and homelessness.
Services	• On-site salaries and benefits • Off-site management including overhead and personnel costs • Administrative expenses • On-going maintenance expenses • Contractor paid utilities
Program Information	The purpose of the funds is to support operations and maintenance costs of housing projects or units within housing projects that are affordable to extremely low-income persons and that require a supplement to cover on-going operating expenses.
Contact Information	Dan Riebli P.O. Box 42525 1011 Plum St SE Olympia, WA 98504-2525 Phone: (360) 725-2660 Email: dan.riebli@commerce.wa.gov Web: www.commerce.wa.gov

STATE RESOURCES		
Department of Social & Health Services		
Projects for Assistance in Transition From Homelessness (PATH) Created under the McKinney Act, the PATH program, is a formula grant program that funds the 50 States, District of Columbia, Puerto Rico, and four U.S. Territories to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless.		
Target Populations	People who are homeless and are experiencing severe mental illness and who also may have a co-occurring substance use disorder. Funds are targeted to provide outreach and engagement to people who need services and likely are resistant to accepting them.	
Services	Community-based outreach and engagement, mental health, substance abuse, case management, housing access and other recovery and support services.	
Program Information	The PATH program delivers essential services, leverages significant state and local resources, and utilizes a creative network of human service organizations to improve the mental health and well being of people who are homeless and have mental illnesses. Federal intent of the program is both to provide direct services and to coordinate with others to provide services and reduce barriers to PATH services. State and local resources must match Federal funds. For every $3 in Federal funds, state or local agencies must put forward $1 in cash or in-kind services.	
Contact Information	Washington State Department of Social & Health Services Melodie Pazolt Division of Behavioral Health and Recovery P. O. Box 45330 Olympia, WA 98504 Phone: (360) 725-0487 Fax: (360) 725-3799 Email: melodie.pazolt@dshs.wa.gov	Washington State Department of Social & Health Services Wanda Johns Division of Behavioral Health and Recovery P. O. Box 45330 Olympia, WA 98504 Phone: (360) 725-3238 Fax: (360) 725-3799 Email: wanda.johns@dshs.wa.gov

STATE RESOURCES	
Department of Social & Health Services	
Program for Assertive Community Treatment (PACT) PACT is an effective, evidenced-based, recovery-oriented mental health service delivery model that utilizes a multi-disciplinary team approach providing intensive outreach-oriented services to individuals with severe and persistent mental illnesses and co-occurring disorders. Utilizing a client-centered approach, team members share responsibilities for addressing the needs of consumers and carry low caseloads to allow for individualized care and frequent contacts (1-10 staffing ratio). Services are available 24/7 and directed to consumer needs with 75% to 85% of outreach delivered in the community. All services are intended to support recovery and fully reintegrate the consumer into the community by utilizing peer specialists and incorporating evidence-based practices and promising practices into individualized service planning. PACT is for individuals who have high use of psychiatric hospitalization and crisis services, have difficulty benefiting from traditional services, and may have a high risk or history of arrest and incarceration. PACT is funded for $10.4 million per year for statewide implementation. A detailed PACT program description, including evidence of its effectiveness as a component of a permanent supportive housing strategy, is attached to this report, as an exhibit.	
Target Populations	People who are homeless and are experiencing severe mental illness and who also may have a co-occurring substance use disorder.
Services	Community-based treatment and supportive services, including mental health, substance abuse, case management, housing access and other recovery and support services.
Program Information	The Division of Behavioral Health and Recovery () has contracted with the Washington Institute for Mental Health Research and Training (WIMHRT) to assist with implementing statewide PACT teams. In 2007, nine Regional Support Networks (RSNs) began serving clients in ten PACT teams.
Contact Information	Washington State Department of Social & Health Services David Reed Division of Behavioral Health and Recovery Health and Rehabilitative Services Administration PO Box 45330 Olympia, WA 98504 Phone: (360) 725-1457 Fax: (360) 725-3799 Email: David.reed@dshs.wa.gov

PRIVATE LENDER SOURCES	
Federal Home Loan Bank Affordable Housing Program (AHP) Affordable Housing Program (AHP) grants are used to subsidize the construction, purchase and/or rehabilitation of owner-occupied housing; or the construction, purchase and/or rehabilitation of rental housing, at least 20 percent of the units of which will be occupied by, and affordable for, very low-income households. The Federal Home Loan Bank of Seattle coordinates Washington state AHP funding.	
Target Populations	Very low, low and moderate-income households, below 80% annual median income.
Services	• Construction financing; • Permanent financing; • Principal reduction; • Down payment & closing cost assistance; and • Interest rate buy-down.
Program Information	The founding round ended 2011, a total of 9 projects were awarded with a combined 2.3 million in grants. Funding summary included: • 8 provide affordable rental housing • 1 supports homeownership • 5 are urban • 4 are rural
Contact Information	Jennifer Ernst 1501 Fourth Ave., Suite 1800 Seattle, WA 98101 Phone: (206) 340-8737 Toll Free: (800) 973-6223 Email: jernst@fhlbsea.com Web: www.fhlbsea.com

NON-PROFIT LENDER SOURCES		
Impact Capital Impact Capital provides loans from the Community Development Loan Fund (CDLF) and the Community Investment Fund (CIF). Both funds provide short-term bridge loans to a range of projects, including low-income multi-family and homeownership developments, shelters, community land trusts, senior centers, day care centers, and other community facilities The CDLF assists non-profit organizations with higher-risk; very preliminary site investigation costs associated with preparing initial applications for grants and project financing. Loans made from the CDLF loan pool are called Phase I Pre-Development Loans. The CIF enables non-profit organizations to take the next steps in project development. Impact Capital makes secured, interest-bearing bridge loans from the CIF pool, and can be used to acquire land and buildings, pay for predevelopment expenses, bridge capital campaigns, pay for construction costs and bridge tax credit equity payments. The four main types of CIF loans are: 1) Phase II Predevelopment; 2) Acquisition; 3) Construction; and 4) Lines of Credit. In addition, Impact Capital offers Commercial Tenant Improvement loans on a very limited basis.		
Target Populations	Low-income populations	
Services	Project feasibility, pre-development activities (e.g. site control costs, engineering and environmental studies), acquisition, bridge financing, construction and commercial tenant improvements.	
Program Information	Impact Capital helps transform distressed communities and neighborhoods into healthy ones – good places to live, work, do business and raise families. Impact Capital does this by leveraging investments, offering tailored loans and building capacity through technical assistance.	
Contact Information	Seattle Office 401 Second Ave. S. #301 Seattle, WA 98104 Phone: (206) 587-3200 (greater Seattle) or (800) 336-0679	Spokane Office 203 N Washington St, # 305 Spokane, WA 99201 Phone: (509) 456-8088 or (800) 257-7345 Web: www.impactcapital.org

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING	
Department of Commerce	
CDBG General Purpose Grants The Community Development Block Grant (CDBG) General Purpose Grants are made available annually through a competitive application process to assist cities, towns, and counties in carrying out significant community and economic development projects that principally benefit low- and moderate-income persons. The Washington State Department of Commerce administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.	
Target Populations	Low and moderate income populations
Services	• Public facilities such as water, wastewater, and streets • Community facilities, such as community centers, fire stations, homeless shelters and child care facilities • Economic development, such as microenterprise assistance and public infrastructure • Affordable Housing and housing rehabilitation.
Program Information	• Eligible applicants are Washington state cities and towns with populations less than 50,000, or counties with populations less than 200,000 that are non-entitlement jurisdictions or are not participants in a U.S. Department of Housing and Urban Development (HUD) Urban County Entitlement Consortium. • Special purpose districts, public housing authorities, port districts, community action agencies, economic development councils, other non-profit organizations, and Indian tribes are **not** eligible to apply directly to the state CDBG Program for funding, but may be a partner in projects and sub recipient of funding through eligible jurisdictions. • Projects must principally benefit low- and moderate-income persons, defined as 80 percent of county median income, or aid in the prevention or elimination of slums or blight. Local governments may submit only one application each annual funding cycle, unless one of the applications is for local micro-enterprise assistance.
Contact Information	Karen Roe, Program Lead P.O Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-3018 Kaaren.roer@commerce.wa.giv Web: http://www.commerce.wa.gov/Programs/Infrastructure/CDBG-Program-Overview/Pages/GeneralPurposeGrants.aspx

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING	
Department of Commerce	
Community Development Block Grant (CDBG) Housing Enhancement Grants The CDBG Housing Enhancement Grants offer funding that can be used in coordination with the Housing Trust Fund to provide eligible cities and counties the ability to partner with non-profit, low income housing develops to assist in the development or preservation of housing projects. It provides a flexible source of funds to streamline project financing and improve the feasibility and affordability of well-developed projects. The Department of Commerce administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.	
Target Populations	Low and moderate-income populations.
Services	Funds in the program are available to cover project costs that cannot be paid for by the Housing Trust Fund, but are essential to the project's overall success. Eligible costs include off-site infrastructure that is essential to a housing project, and non-housing costs of projects that are an integral part of a comprehensive project. For example, an eligible project would include the costs of a daycare facility that has been incorporated into the design of a project that is requesting Housing Trust Fund support. Projects must be located in non-entitlement areas.
Program Information	Housing Trust Fund staff review applications and make determinations as to whether the project meets HTF threshold requirements and is ranked high for funding. CDBG staff review the application to determine eligibility and the need of the local government and the project activity. If the project is awarded HTF funds and meets the CDBG eligibility criteria, the local government is notified of the potential CDBG award and then must submit the remaining CDBG application, including public hearing documentation. Once the full CDBG application is complete, a CDBG Housing Enhancement Grant is awarded to the local government.
Contact Information	Kaaren Roe, Program Lead P.O. Box 42525 Olympia, WA 98504-2525 Phone: (360) 725-3018 Email: kaarenr@cted.wa.gov Web: http://www.commerce.wa.gov/Programs/Infrastructure/CDBG-Program-Overview/Pages/HousingEnhancementGrant.aspx

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING	
Department of Commerce	
CDBG Imminent Threat Grants The Community Development Block Grant (CDBG) Imminent Threat Grants assist eligible Washington State communities in meeting unique, emergency needs that pose a serious, immediate threat to public health and safety. The Department of Commerce administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.	
Target Populations	Low and moderate income populations
Program Information	Eligible activities must be compatible with CDBG eligible activities that include but are not limited to improvements to water, sewer, and drainage facilities. Applicants must be experiencing an immediate and urgent threat to public health or safety, verified by an independent source and supported by a formal declaration of emergency.
Contact Information	Kaaren Roe, Program Lead P.O Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-3018 Email: Kaaren.roer@commerce.wa.gov Web: www.commerce.wa.gov/Programs/Infrastructure/CDBG-Program-Overview/Pages/GeneralPurposeGrants.aspx

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING	
Department of Commerce	
CDBG Public Services Grant The Community Development Block Grant (CDBG) Public Services Grant supports partnerships with regional Community Action Programs. The Department of Commerce administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.	
Target Populations	Low and moderate income populations
Services	CDBG Public Services Grants are targeted for new services, expansion of existing services, implementation of new innovative approaches and serving new clients. These grants address the root causes of poverty and help poor families and individuals regain or retain self-sufficiency. Typical services include: • Child Care • Crime Prevention • Drug Abuse Prevention • Employment • Energy Conversation • Fair Housing Counseling • Health Education • Recreational Programs • Welfare
Contact Information	Kaaren Roe, Program Lead P.O Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-3018 Email: Kaaren.roer@commerce.wa.gov Web: http://www.commerce.wa.gov/Programs/Infrastructure/CDBG-Program-Overview/Pages/GeneralPurposeGrants.aspx

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING		
Department of Commerce		
Housing Opportunities for Persons with AIDS (HOPWA) The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services to low-income persons living with HIV/AIDS and their families.		
Target Populations	Individuals and families impacted by HIV/AIDS	
Program Information	The HOPWA program provides participating jurisdictions with the flexibility to create a range of housing programs for people living with HIV/AIDS and the capacity to individualize services to meet local needs. HOPWA funds are distributed and used in accordance with the local or state government's Consolidated Plan, which is updated annually, as well as the 1996 Washington State HIV/AIDS Housing Plan. The HOPWA program's goals of housing stability, homelessness prevention and access to services are integrated into the National HIV/AIDS Strategy. Emergency short-term assistance to prevent homelessness is provided in most areas of the state. Rental assistance on a longer-term basis is provided in several regions. Services are delivered through local government and nonprofit organizations throughout the state except King and Snohomish counties, who receive a separate HOPWA grant, and Clark and Skamania counties who receive funding through the City of Portland's HOPWA grant.	
Services	• Housing information and coordination services; • Acquisition, rehabilitation and leasing of property; • Project-based or tenant-based rental assistance; • Homelessness prevention activities; • Supportive services; • Housing operating costs; • Technical assistance; and • Administrative expenses.	
Contact Information	**HOPWA Regional Agency Contacts:** http://www.commerce.wa.gov/Programs/housing/Homeless/Pages/HousingOpportunitiesforPeoplewithAIDS.aspx	**Department of Commerce** Mollie Gaspar Washington State Department of Commerce PO Box 42525 Olympia, WA 98504-2525 Phone: (360) 725-2943 Email: Mollie.gaspar@commerce.wa.gov

STATE SOURCES - FEDERAL PASS-THROUGH FUNDING	
Washington State Housing Finance Commission	
Low Income Housing Tax Credits The low-income housing tax credit is an incentive program created to encourage the construction or rehabilitation of buildings for low-income tenants. It provides a dollar-for-dollar reduction in tax liability to property owners and investors who agree to provide low-income housing for up to 40 years. At least 20% of units must be either reserved for households earning less than 50% of AMI, or 40% of units must be for households earning up to 60% AMI.	
Target Populations	Low and very low income populations, special needs populations
Services	New construction or rehab of residential rental properties
Program Information	Non-profit agencies participating in the program generally form partnerships with private investors who make equity capital investments in exchange for an ownership interest and tax credits. Non-profits must have an ownership interest (usually one percent) and materially participate in the development and operation of the projects, usually as the managing general partner. Private investors (i.e. banks, corporations) buy tax credits from the affordable housing developer; developer then uses proceeds (equity) to construct or rehab units. Credits are claimed by the project owner and/or investors over a 10-year period, although the units must remain affordable for at least 30 years. The legal requirements related to forming tax credit partnerships, selling the tax credits to investors and annual reporting to the Internal Revenue Service are relatively complicated, making the Tax Credit Program more often used for projects greater than 25 units. Through a competitive process the Tax Credit Program prioritizes projects serving the lowest income for the longest period of time. In addition high priority is place on project serving special needs populations including the homeless, farmworker, elderly and disabled households. Generally housing tax credits are allocated once a year in January.
Contact Information	Washington State Housing Finance Commission

	1000 Second Avenue, #2700 Seattle, WA 98104-1046 Phone: (206) 464-7139 Toll Free: (800) 767-4663 Email: askusTC@wshfc.org Web: http://www.wshfc.org/managers/ManualTaxCreditIndex.htm

LOCAL SOURCES – FEDERAL PASS-THROUGH FUNDING	
Local Departments of Community Development – ESG Entitlement Communities	
Emergency Solutions Grants Program (ESG) The Emergency Solutions Grant (known as ESG) is funded by the Department of Housing and Urban Development (HUD) Homeless Emergency Assistance and Rapid Transitions to Housing Act of 2009 (HEARTH Act). The Department of Commerce is a Grantee of HUD and will administer this award for eligible counties and cities that are not direct recipients of HUD.	
Target Populations	Homeless individuals and families

Services	• Street Outreach, including emergency health or mental health care, engagement, case management, and services for special populations • Emergency Shelter, including renovation of emergency shelter facilities and the operation of those facilities, as well as services for residents • Homelessness Prevention and Rapid Re-Housing, including housing relocation and stabliziation services as well as short- or medium-term rental assistance • HMIS costs
Program Information	The purpose of the ESG program is to provide homelessness prevention assistance to households who would otherwise become homeless and to provide assistance to rapidly re-house persons who are experiencing homelessness. The funds under this program are intended to target individuals and families who would be homeless but for this assistance.
Contact Information	Nick Mondau ESG Program Manager Department of Commerce (360) 725-3028 Email: nick.mondau@commerce.wa.gov Seattle HUD Field Office Laurie Martin 909 First Avenue, #255 Seattle, WA 98104 Phone: (206) 220-5373 Email: martin@hud.gov Spokane Field Office Sarah Everstine Management Analyst 920 W. Riverside Ave, Suite 588 Spokane, WA 99201 Phone: 509-368-3200 Email: sarah.everstine@hud.gov

LOCAL SOURCES – STATE PASS-THROUGH FUNDING	
LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT— HOME PARTICIPATING JURISDICTIONS	
HOME Program The HOME program is a formula grant of the U. S. Department of Housing and Urban Development (HUD) to states and local jurisdictions. Funding is used to implement housing strategies that address the affordable housing needs of low-and very low-income individuals and families. The following information applies only to entitlement areas.	
Target Populations	Households with incomes at or below 50% of area median income
Services	• Rental housing production and rehabilitation loans and grants (new home construction) • First-time homebuyer assistance • Rehabilitation loans for homeowners (minor home repair) • Tenant-based rental assistance (2-year renewable contracts)
Program Information	Jurisdictions may undertake projects directly or may provide grants or loans to assist non-profit agencies to construct, rehabilitate, lease or convert housing serving primarily low-income persons including the homeless.
Contact Information	See page 20-21 for a list of local contacts.

LOCAL SOURCES – STATE PASS-THROUGH FUNDING	
LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT	
Document Recording Fees Washington State uses document recording fees on real estate transactions as a dedicate source of funding for the creation of affordable housing for people with very low incomes. Washington State added on two temporary additional increments to the base fee to help make up for lost revenue to state and county homeless programs. Currently, this fee is $48, although this amount is set to drop to $38 in 2015, and $18 in 2017. 40 percent of the revenue generated from these fees is allocated to the Department of Commerce to fund critical programs housed in the Home Security Fund such as the Consolidated Homeless Grant. The other 60 percent of the revenue is given back to counties in a manner that allows for local flexibility and innovation to meet priorities as established by local jurisdictions.	
Target Populations	Low income, homeless populations.
Services	Funds must be used to carry-out the priorities of the communities Ten-Year Plan.
Program Information	The priorities of use and the mechanism to allocate funds are designed locally. Funds may be used for capital, operating subsidies or funding supportive services.

Contact Information	Contact your local county housing administrator or auditor.

LOCAL SOURCES	
King County	
King County DCHS/CSD/Housing and Community Development Program – Homeless Housing & Services Program (HHSF) Funding for operating support, rental assistance, and supportive services linked to non-time limited / permanent housing that serves homeless individuals, families with children, and young adults. Fund sources include, document recording fees HB 2163, HB 1359, HB 2331, HB 2048, Veterans and Human Services Levy and Mental Illness Drug Dependency (MIDD) sales tax collections.	
Target Populations	Homeless individuals, families with children and young adults (ages 18-25)
Services	Eligible activities include: • Support services and service coordination (may include: nursing care, peer support, job readiness services, residential support services, non-clinical housing support services, etc.); • Case management; • Housing placement; • Financial assistance to clients (may include: move-in assistance, household items, application fees, etc.); • Non-time limited rental assistance; and/or • Building operations and maintenance. Applicants must be located in King County, including City of Seattle
Program Information	2012 NOFA ORS RFP Common Funding priorities are: 1. **New Capital Pipeline Projects and Renewing Capital Projects Funded in Previous ORS Rounds:** Ensure that capital projects with contractual agreements to provide permanent homeless housing units with supportive services, which have been funded under the King County Combined NOFA for Homeless Housing, have sufficient operating support or rental subsidies and appropriate levels of service funds to support their residents. 2. **Other Projects Providing Access to Non-Time-Limited Housing for Homeless Households:** This category will be extremely competitive in 2012 due to the large number of newly funded and existing capital projects that are eligible to apply in the highest priority category. This category supports access to non-time-limited or permanent housing for homeless households with a range of service needs, including moderate and low service needs.

Contact Information	Kelli Larsen King County Housing and Community Development 401 5th Ave., Suite 510 Seattle, WA 98104 Phone: (206) 263-9260 Email: Kelli.Larsen@kingcounty.gov Web: www.kingcounty.gov/socialservices/Housing.aspx

LOCAL SOURCES	
King County	
King County Housing and Community Development, Housing Finance Program (HFP) The Housing Finance Program, a section in the Housing and Community Development Program, is designed to enable local housing providers to compete for and leverage federal, state, private, and other local funds to meet the urgent housing needs of the County's low-income, homeless, displaced, and special needs populations.	
Target Populations	Homeless and Special Needs Populations; Low-Income Households
Services	Funding is available for the following housing project types and development activities: • Permanent supportive housing • Low-income housing • Service-enriched housing • New construction • Acquisition and rehabilitation • Site improvements • Relocation costs • Capitalized reserves • CHDO capacity-building activities Funding can be used to assist households with incomes at or below 50% of median who are: • Low-income families and seniors at risk of displacement and homelessness • Homeless families and individuals, including young adults • Special needs groups including: victims of domestic violence, frail elderly, persons with mental illness, alcohol and/or substance abuse issues, developmental disabilities, HIV/AIDS and other disabilities Other special needs groups may be served if the applicant can demonstrate that: (1) the population to be served requires ongoing care to live in the community, and (2) support services will be linked to housing.

Program Information	It is the goal of the Housing and Community Development Program (HCD) to provide decent, safe and secure housing for the neediest households in King County, and to leverage other public and private resources towards that goal. All projects receiving HCD-administered funds will be expected to make maximum feasible use of other public and private fund sources, as appropriate for the project and the population served. The priorities for use of HCD-administered funds are as follows: • Create new units of low-income rental housing that is not time-limited, including permanent supportive housing and service-enriched housing for homeless households. • Preserve housing threatened by conversion or expiring low-income use restrictions. • Invest in affordable housing throughout King County. • 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.
Contact Information	John deChadenedes, Housing Finance Program Coordinator 401 Fifth Avenue, Suite 510 Seattle, WA 98104 Phone: 206-263-9081 Web: http://www.kingcounty.gov/socialservices/Housing/ServicesAndPrograms/Programs/HousingDevelopment/HousingFinance.aspx

LOCAL SOURCES	
City of Seattle	
Seattle Housing Levy The 2002 Housing Levy program provides up to $86 million over a 7-year period to provide, produce, and/or preserve affordable housing and to assist low-income tenants in Seattle.	
Target Populations	Low-income populations
Services	• Rental preservation and production • Homeownership • Neighborhood housing opportunity program • Rental assistance • Operations & maintenance programs
Program Information:	• Rental Preservation and Production program provides housing for people with disabilities, elderly, the homeless, working families and families with children. Eligible uses include rehabilitation, new construction and redevelopment of all types of units. At lease 59% of program funding is for units serving people with low income at or below 30% of area median income. Remaining 41% of funding is for units serving people with income up to 60% of area median income. • Rental Assistance program provides emergency, short-term financial help to prevent homelessness for renter households facing temporary economic hardship. Income eligibility is up to 50% of area median income. • Operations and Maintenance program Ensures levy rental units will be available to extremely low-income families and people with disabilities. It provides funding for units serving people with income up to 30% of area median income.
Contact Information	Laurie Olsen Seattle Office of Housing Phone: (206) 615-0995 Email: Laurie.olsen@seattle.gov Web: www.seattle.gov/housing/levy/default.htm

PUBLIC/PRIVATE PARTNERSHIP	
Washington Families Fund (WFF) Washington Families Fund (WFF) is a joint effort between public sectors and private philanthropic organizations to provide and expand supportive services for families facing homelessness. Its goal is to expand the availability of service-enriched affordable housing for homeless families by providing stable long-term funding for housing-based services. The fund is administered by Building Changes.	
Target Populations	Homeless families
Services	Support services for homeless families include: • Case management • Mental health/chemical dependency • Children's services • Employment/education Systems innovation under the following categories: • Rapid Re-housing • Coordinated Entry • Tailored Services • Economic Opportunities • Prevention
Program Information	Building Changes, a non-profit intermediary working to end homelessness in Washington state, leads the Washington Families Fund (WFF), a public-private partnership dedicated to funding a highly successful program model that makes service-enriched affordable housing available to homeless families around the State. Through a targeted initiative to end family homelessness, WFF supports the implementation of systems-wide changes with innovative strategies and proven practices, such as coordinated entry, tailored services, and economic opportunities.
Contact Information	Emily Nolan 2014 East Madison Street, Suite 200 Seattle, WA 98122 Phone: (206) 805-6136 Email: wff@buildingchanges.org

Acronyms

Acronym	***Organization***
ADA	American Disabilities Act
AHAB	Affordable Housing Advisory Board
AHMA	Association of Housing Management Associations
AHW	AIDS Housing of Washington
AMI	Area Median Income
ARCH	A Regional Coalition for Housing
ATR	Access to Recovery Grant
AWHA	Association of Washington Housing Authorities
CAC	Community Action Council
CARH	Council for Affordable and Rural Housing
CDBG	Community Development Block Grant (HUD)
CDC	Community Development Corporation
CDE	Community Development Entity
CDFI	Community Development Financial Institution
CHAM	Consortium of Housing and Asset Management
CHDO	Community Housing Development Organization (HUD Designation)
CHG	Consolidated Homeless Grant
CHOC	Community Homeownership Center
CHRB	Community Housing Resource Board
CIP/EDF	Community Investment Program/Economic Development Fund (FHLB)
CoC	Continuum of Care
CRA	Community Reinvestment Act
DBHR	Division of Behavioral Health and Recovery
DSHS	Department of Social and Human Services (State of Washington)
ELIHPA	Emergency Low Income Housing Preservation Action
ESAP	Emergency Shelter Assistance Program (State of Washington)
ESG	Emergency Solutions Grant (HUD program)
ESIC	Enterprise Social Investment Corporation
FHA	Federal Housing Administration
FHILP	(Washington State) Farm worker Housing Infrastructure Loan Program
FHLB	Federal Home Loan Bank

Acronym	***Organization***
FMR	Fair Market Rent
HAP	Housing Assistance Program
HB 2060	House Bill 2060
HDC	Seattle-King County Housing Development Consortium
HIP	Housing Improvement and Preservation Unit (State of Washington)
HOME	HOME Investment Partnership (HUD block grant)
HOPE VI	Housing Opportunities for People Everywhere
HOPWA	Housing Opportunities for People with AIDS
HRT	(Washington State) Housing Resource Team
HTF	(Washington State) Housing Trust Fund
HUD	(U.S. Dept. of) Housing and Urban Development
IHBG	Indian Housing Block Grant
LIHC	Low Income Housing Congress
LIHPRHA	Low Income Housing Preservation and Resident Homeownership Act
LIHTC	Low Income Housing Tax Credit
LISC	Local Initiative Support Corporation
LLC	Limited Liability Corporation
MAHRA	Multifamily Assisted Housing Reform and Affordability Act of 1997
NAHASDA	Native America Housing and Self Determination Act
NAHB	National Association of Home Buyers
NAHRO	National Association of Housing and Redevelopment Officials
NCCA	National Community Capital Association
NCDI	National Community Development Initiative
NDC	National Development Council
NEF	National Equity Fund
NLIHC	National Low Income Housing Conference
NMTC	New Market Tax Credits
NOFA	Notice of Funding Availability
OCD	Office of Community Development (State of Washington)
OMHAR	Office of Multifamily Housing Assistance (HUD)
PAE	Participating Administration Entity (HUD)

Acronym	***Organization***
PAT	Policy Advisory Team (State of Washington)
PDA	Public Development Area
PHA	Public Housing Authority
PJ	Participating Jurisdiction (HUD HOME block grant recipients)
PRAC	Project Rental Assistance Contract for HUD 202 and 811 projects
RCAC	Rural Community Assistance Corporation
RHS	Rural Housing Service
SHOP	Self-Help Homeownership Opportunities Program
SHP	Supportive Housing Program
SHPO	State Historic Preservation Office
SLIHC	Spokane Low Income Housing Consortium
TA	Technical Assistance
TBRA	Tenant Based Rental Assistance
TPA	Technical Plan for Assistance (HUD)
TPCAHC	Tacoma-Pierce County Affordable Housing Consortium
URA	Uniform Relocation Act
USDA RD	U.S. Department of Agricultural Rural Development
WA-CERT	Washington Community Economic Revitalization Team
WCRA	Washington Community Reinvestment Association
WLIHA	Washington Low Income Housing Alliance
WSHFC	Washington State Housing Finance Commission
WSHTF	Washington State Housing Trust Fund

Glossary of Terms

A

Absorption rate: A rate that is a forecast of how quickly properties can be sold or leased in a given area. For example, if a developer can lease 20% of the units available to the market in a given area for a given time, the absorption rate is 20 percent.

Adaptive reuse: Providing a new use for an older, but sound, structure. An example would be an abandoned warehouse converted into business or residential condominiums.

Affordable Housing Program (AHP): A program of the Federal Home Loan Bank system which allows the Regional Banks of the System to make subsidized funds available through member institutions for the production of affordable housing to serve families below 80 % of their area median income (AMI).

Affordability: Affordability is achieved when a household's rent or mortgage payment and utility costs do not exceed 30 percent of the monthly income for the targeted income group as adjusted for household size.

Agrarian: Something that relates to land or to a distribution or division of land.

Agreement of sale: Known by various names, such as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller agrees to sell and a buyer agrees to buy, under certain specific terms and conditions spelled out in writing and signed by both parties.

American Institute Of Architects (AIA): A professional organization of architects. All registered architects subscribe to AIA' s standards of ethical practice.

American Institute Of Real Estate Appraisers (AIREA): Formerly, a member organization of the National Association of REALTORS (NAR). AIREA severed its affiliation with NAR in 1990 and merged with the Society of Real Estate Appraisers to form The Appraisal Institute. The Appraisal Institute officially began operation on January 1, 1991.

American Land Title Association (ALTA): An organization comprising title insurance companies, abstractors and attorneys specializing in real property law. ALTA has adopted many title insurance policy forms that standardize coverage nationally for property owners and lenders. Many states require ALTA standardized title insurance policies.

Anchor tenant: A retail store in a shopping center used as a major draw to the center. The presence of an anchor tenant helps secure financing for the center and enhances the chance of success for other tenants as it draws the public to its store. The store is normally part of a major chain and is a name easily recognized by the public. Depending on the size of the shopping center, there can be several anchor tenants.

Appraisal: An expert judgment or estimate of the quality or value of real estate as of a given date. Relies upon one or more of three different types of valuation approach depending upon the property type and current or anticipated usage: The Market Approach, Cost Approach or Income Approach.

Assisted Living: A package of services provided to frail seniors or persons with disabilities in a licensed residential facility to assist each resident with one or more of their activities of daily living (ADL). Such services include, but are not limited to bathing, cooking, dressing and some nursing or medical care, but do not include continuous skilled nursing care as provided in a nursing home facility.

Assessed value: The value of real property established by the tax assessor for the purpose of levying real estate taxes.

Asset: Something of value that you own. An asset could be a car, a retirement fund, stocks or bonds, or even a valuable piece of furniture.

B

Basis: The total amount paid for a property, including equity capital and the amount of debt incurred. For a LIHTC project, the initial value that is eligible for tax credits.
Bond: A formal certificate that evidences a debt and outlines the terms. It is a formal promise to pay a lender a specified sum of money at a future date -- with or without collateral. The promise must be in writing and signed and sealed by the maker (borrower). The balance owed is paid on a future date with a series of interest payments in the interval.
Builder's risk insurance: Insurance used to protect builders against fire and special risks while they have buildings under construction.
Building code: Local and State Laws that set minimum construction standards.

C

Capital asset: As defined by the IRS, an asset that can receive favorable treatment upon sale. Assets excluded would be inventory, property held for resale property used in a trade or business.
Capital improvement: A permanent improvement that increases the value of real property and extends the useful life of the property. It is expenditure different from a necessary repair expense. Painting a house is a maintenance repair expense, whereas the installation of vinyl or aluminum siding is an improvement.
Capital Needs Assessment: A document completed by a professional, independent party that defines what a project's immediate and long term capital needs are and provides a plan for financing such needs.
Capitalization rate: Commonly called the cap rate, the capitalization rate can be used as a division factor to decide the capital value. The net income from an investment divided by the cap rate will equal the capital value, or value. The cap rate is a combination of a return or recapture of the investment and a return on the investment.
Cash Flow: Cash available for the property owner after vacancy, expenses and debt service payment have been deducted from gross income.
Certificate Of Occupancy (CO): An official document by a governing authority stating that a structure complies with the building code and may be occupied legally.
Collateral or security: Property that backs up a loan. If the borrower does not pay back the loan as agreed, the lender can take the collateral. A house is collateral for a mortgage loan. A house gives security to a mortgage loan.
Community Development Block Grant Program (CDBG): Provides eligible metropolitan cities, urban counties (called "entitlement communities"), and state governments for rural areas with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.
Community home buyer's program: An alternative financing option that allows households of modest means to qualify for mortgages using nontraditional credit histories, 33 percent housing-to-income and 38 percent debt to-income ratios, and the waiver of the usual two payment cash reserve at closing.
Community home improvement mortgage loan: An alternative financing option that allows low- and moderate-income home buyers to obtain 95 percent financing for the purchase and improvement of a home in need of modest repairs.
Community land trust mortgage loan: An alternative financing option that enables low- and moderate-income home buyers to purchase housing that has been improved by a nonprofit Community Land Trust, and to lease the land on which the property stands.

Comparables: Properties that are similar or comparable to the subject project.
Contractor: In the construction industry, a contractor is one who contracts to erect buildings or portions of them. There are also contractors for each phase of construction: heating, electrical, plumbing, air conditioning, road building, bridge and dam erection, and others.
Cooperative housing: An apartment building or a group of dwellings owned by a corporation, the stockholders of which are the residents of the dwellings. It is operated for their benefit by their elected board of directors. In a cooperative, the corporation or association owns title to the real estate. A resident purchases stock in the corporation, which entitles him to occupy a unit in the building or property owned by the cooperative. While the resident does not own his unit, he has an absolute right to occupy his unit for as long as he owns the stock.

D

Deed of trust: A document used in some localities in place of a mortgage agreement. The deed of trust places the title to the subject property into trust for the lender during the term of the loan.
Deferred maintenance: Depreciation caused by failure to maintain properly; sometimes called curable physical depreciation.
Depreciation: Decline in value of a property due to wear and tear, adverse changes in the neighborhood, or any other reason.
Developer Fee: A fee paid to the developer for services. It is used to offset overhead and is paid through the development process. It is usually based on a percentage of the costs, dollars per buildable square feet, or dollars per unit.

Displacement: The permanent relocation of a person (to include families, individuals, businesses, nonprofit organizations, and farms) as a result of a project assisted with public funds.

E

Easement: A legal interest that one person has in land belonging to of in possession of another person entitling the owner of the easement to use the other person's land or a right of way giving persons other than the owner limited access to or over a property.
Economic life: Length of time that improvements (buildings) will produce a competitive return or will be properly habitable. Land usually has an infinite economic life.
Entitlement Community: A local jurisdiction that receives an allocation of Community Development Block Grant funds directly from HUD.
Equity: The part of the total value of the development owned by the owner.

F

Fair housing act: A federal law that states what housing and real estate practices are discriminatory. The law also states in what ways those practices are to be avoided.
Fair market value: The amount an appraiser decides a house is worth. The appraiser compares the house with houses like it that have sold recently in the same area. The physical condition of the house also affects its fair market value.
Farm worker Household: A household whose income is derived from farm work in an amount not less than $3,000 per year and which at the time of initial occupancy of the housing project, has an income at or below 50 percent of the area median income.
Feasibility analysis: Study of the cash flow, profitability potential and overall desirability of a project.
FHA (Federal Housing Administration): A division of the U.S. Department of Housing and Urban Development that insures mortgage loans.

G

General partnership: Form of co-ownership wherein all partners have a voice in the management of a business and unlimited liability for its debts.
Ground Lease: A lease of the land only. Usually the land is leased for a relatively long period of time to a tenant that constructs a building on the property. Gross Area The entire floor area of a building.
Gross lease: A lease agreement whereby the property owner pays taxes, insurance, repairs, and other costs.

H

Hazard insurance: Insurance that compensates for a loss on a specific property due to damages caused by fire, vandalism, theft, storm damage and certain other natural disasters.
Highest and best use: The use of a property that will yield the greatest return on the property.
HOME: Funds from the Department of Housing and Urban Development to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.
Homeowner's insurance: An insurance policy that combines liability coverage and hazard insurance.
Homeowner's warranty: A type of insurance that covers repairs to specified parts of a house for a specific period of time.
Homestead: Primary residence as declared by the head of a household and filed with the county clerk in order to exempt the homestead from claims of creditors.

I

Improvement: Anything done to a house that increases its value, such as adding a sun porch or modernizing the kitchen or structure on real property.
Independent Living: A senior citizen or person with a developmental disability who lives in his or her own home or group facility and does not require assistance with activities of daily living. However, services may be provided to residents that are generally provided to seniors or special needs residents such as transportation, meals and social events. Typically, an independent living facility does not require licensing.

J

Joint tenancy: A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.
Joint venture: An equity participation in which a lender puts up funds and others, such as developers, contribute expertise. Other examples include the participation of non-profits agencies with for-profit agencies where one provides the debt and the other the equity.

L

Lease: A contract between landlords and tenants for a possession of space for a specified amount of rent. Leases are used for all types of properties.
Leasehold: A possessory legal interest in real property acquired by a tenant (lessee) when she enters into a rental agreement with the owner of the property (landlord or lessor).

Lessee: The person renting or leasing a property. Also referred to as a tenant.
Lessor: A person who rents or leases a property to another. Also referred to as a Landlord.
Leverage: The use of borrowed funds to finance a portion of the cost of an investment.
Liability insurance: Insurance a contractor buys to protect herself and the person who hires her in case someone is hurt or damage is caused during the work she performs on a house.

M

Market rent: The current rent that real estate would bring if available for rent.
Market value: The price that property would be expected to bring in the open market under normal conditions.
Migrant Farmworker Housing: Developments that reserve all or some units for farmworker households who can document employment at a workplace during the year from which they cannot return to their primary residence every night. Units may be operated either seasonally, less than 12 months each year, or year-around. Residents must also meet the definition of farmworker.
Multi-Family Housing: Includes apartment-type structures with five or more units. Multi-family housing also includes condominium units in structures of more than one living unit that do not meet the definition of single-family housing.

N

Net lease: A lease agreement in which the tenant pays rent plus all taxes, insurance, repairs and other costs.
Net Operating Income (NOI): The potential rental income plus other income, less vacancy, credit losses, and operating expenses.
Nonconforming use: A use of land that lawfully existed before a zoning ordinance that is legally continued after the effective date of the ordinance, even though the use no longer conforms to the new zoning regulations.
Non-Entitlement Community: Cities and towns with populations less than 50,000 or counties with populations less than 200,000 provided that the cities, towns and counties do not participate in HUD Urban County Consortiums.

O

Offer: A purchase proposal to the seller of a house, telling the amount a certain buyer would pay for the house and other conditions that would have to be met before the proposed house sale.
Operating expenses: Cash outlays necessary to operate and maintain a property.
Option: A Contract given by the owner of a property to another person, giving the latter a right to buy or lease the property at a certain price within a specified period of time.

P

Percentage lease: A lease in which the rent amount is based on a percentage of gross sales (monthly or annually) made by the tenant.
Percentage lease: A lease whereby the fee paid is a percentage of the income from business done on the premises.
Percentage rent: The additional rent (over a base amount) paid by tenants to owners based on tenant sales over a specified dollar amount.
Planned Unit Development (PUD): A Land Development project involving a mixture of land uses and densities not available for separately zoned units. Similar to condominiums, it is viewed as an integrated whole. Unlike condominiums, however, the individual unit owners do own a portion of the land under and around their individual unit.

Plat: A map showing how a property is subdivided into lots.
Prefabricated home: Home built or partially assembled prior to delivery to the building site.
Property inspection: The examination of a house by a licensed inspector to see if its structure is sound and if its mechanical systems, such as plumbing and heating, are working.
Proration: Allocation of costs and income between the buyer and seller of real estate at the time of the transaction closing, based upon the time of ownership of each.
Purchase and sale agreement: A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

R

Rehab: Short for "rehabilitation." To rebuild an existing house or building, to make the space more livable or usable and more valuable.
Relocation Expenses: Payments made to families, individuals, businesses, nonprofit organizations, or farms when temporary or permanent relocation is necessary.
Remodeling: To rebuild and improve a house or building, often changing its "model" or layout or adding rooms.
Rent: All charges for use and occupancy of the property payable by or on behalf of a household occupying a unit, whether or not such amounts are technically “rent” under landlord-tenant laws.
Rentable area: The actual square foot area for which the tenant will pay rent. Compare with gross area and usable area.
Right-of-way: The right to cross over or under another person's property for ingress, egress, utility lines, or sewers.
Riparian rights: Rights of an owner of property abutting water to use the water and have uninterrupted flow.
Rural: Those projects located in areas where the population is less then 25,000 for towns and 60,000 for unincorporated areas and are rural in character.
Rural Development (RD): Formerly the Farmers Home Administration, RD is part of the U. S. Department of Agriculture. It administers grant and loan programs to promote and support housing and essential community facilities development in rural communities.

S

Sale cost: The brokerage commissions and fees, and any additional transaction costs that are incurred during the sale of the property.
Sale price: The total amount paid to the seller at time of sale.
Sale proceeds after tax: The sale proceeds before tax minus the tax liability on the sale.
Sale proceeds before tax: The sale price minus the sale costs and the mortgage loan balance.
Section 8 Existing Rental Assistance: A Federal program that provides rental assistance to low-income families who are unable to afford market rents. Assistance may be in the form of vouchers or certificates.
Section 8(a): - Section 8(a) of the Small business Act authorizes Small Business Administration (SBA) to enter into contracts with other federal agencies to supply needed goods and services. The SBA in turn subcontracts the actual performance of the work to small businesses enrolled in the SBA's 8(a) Program. The goal of the 8(a) Program is to help eligible small firms become independently competitive for contracts.
Section 9 Operating Subsidies: Section 9(a) of the U.S. Housing Act of 1937 authorizes HUD to make annual contributions to Public Housing Authorities to pay for the operation of public housing rental units. The payments are called Operating Subsidy.

Section 106a: Technical assistance to nonprofit sponsors of federally-assisted housing programs and counseling to tenants and homeowners, authorized by the Housing and Urban Development Act of 1968.
Section 106b: Loans to nonprofit sponsors of federally-assisted housing programs, authorized by the Housing and Urban Development Act of 1968.
Section 202: Loans for the construction or rehabilitation of housing for the Elderly and Handicapped, authorized by the Housing Act of 1950.
Section 202 Mandatory Conversion: Requires Public Housing Authorities to demolish or sell certain public housing units, which cannot be reasonably operated or revitalized due to their deteriorated condition.
Section 203: Basic Single Family housing mortgage insurance.
Section 207: Basic Multifamily housing mortgage insurance.
Section 221 (d) (2): Mortgage insurance on Single Family housing for low- and moderate-income families.
Section 221 (d) (3): Mortgage insurance on Multifamily housing for low- and moderate-income families.
Section 223 (e): Mortgage insurance for housing in older declining neighborhoods.
Section 223 (f): Mortgage insurance for refinancing of existing Multifamily housing.
Section 231: Mortgage insurance for housing constructed or rehabilitated primarily for elderly persons.
Section 235: Mortgage insurance and interest subsidies for low- and moderate-income home buyers.
Section 236: Rental and cooperative housing subsidies and mortgage insurance to reduce mortgage interest costs on rental units for lower income families.
Section 312: Rehabilitation Loan Program, which provides low-interest loans for the rehabilitation of housing in certain federally-aided areas.
Self-Help Homeownership Opportunity Program (SHOP): The program enables families to become homeowners with an investment of "sweat equity" – contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging $10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median income are eligible to receive HUD assistance under SHOP.
Single-Family Housing: Includes detached, semi-detached, row house, and townhouse units and subdivisions. Condominiums are included as single-family housing when they are zero-lot-line or zero-property-line construction; when units are separated by an air space; or, when units are separated by an unbroken ground-to-roof party of firewall.
Single-Room Occupancy (SRO): Housing consisting of single-room dwelling units that are the primary residence of their occupants. Each unit must contain food preparation and/or sanitary facilities if the project involves new construction, conversion of non-residential space, or reconstruction. If the units do not contain sanitary facilities, the building must contain sanitary facilities shared by the tenants.
Site: A plot of ground upon which anything is, has been, or will be located.
Special Assessments: A special tax imposed on property, individual lots or all property in the immediate area, for road construction, sidewalks, sewers, street lights, etc.
Step up lease: A lease in which the rental amount paid by the lessee increases by a preset rate at predetermined intervals.
Sublease: The transfer of a legal interest in leased premises by a tenant to another person that is less than the tenant's leasehold interest.
Subordinate: To make a mortgage subservient to another mortgage.
Survey: A drawing or map showing a property's boundaries, any places the property may have been improved or changed, rights of way, and other physical features.
Survey: The process that determines the shape, area, and position of a parcel of land by locating its boundaries.

T

Tax credit: Allowable reduction in the amount of income tax owed.
Tax deferred exchange: Trade of like-kind property that does not trigger recognition of taxable gain at the time of the exchange.
Tax: An enforced charge imposed on persons, property or income, to be used to support the State. The governing body in turn utilizes the funds in the best interest of the general public.
Tenancy by entirety: A type of joint ownership of property available only to a husband and wife.
Tenancy in common: A type of joint ownership in a property without right of survivorship.
Tenant improvements: A lease provision that obligates the owner to incur a prespecified dollar. Allowance amount to prepare the space for the tenant's occupancy.
Title company: A company that specializes in insuring title to property.
Title insurance: Protects lenders or homeowners against loss of their interest in property due to legal defects in title. Title insurance may be issued to a "mortgagee's title policy." Insurance benefits will be paid only to the "named insured" in the title policy, so it is important that an owner purchase an "owner's title policy", if he desires the protection of title insurance.
Title: Proof of ownership of a property. A clean title is one that shows no liens against it.
Transitional Housing: Developments offering intermediate term temporary residency ranging from two months to two years. Social services are typically included in this kind of development.
Triple-net lease: A lease in which the tenant pays, in addition to rent, all expenses related to the operation of the property.

U

U.S. Department of Housing and Urban Development (HUD): A federal government agency responsible for managing many of the nation's housing programs and for protecting rights of homebuyers, homeowners, sellers, and renters.
U.S. Department of Veterans Affairs (VA): A federal government agency responsible for programs for former members of the armed services.
Unsecured credit: Any credit that is not secured by property (such as a house). A credit card is unsecured credit, a mortgage loan is secured.
Usable area: Rentable area less certain common areas that are shared by all tenants (corridors, storage, bathrooms, etc.). Usable area = rentable area - common areas.

V

VA (Veterans Administration) Loan: Loan guaranteed by the Veterans Administration.
Vacancy: Loss Rent that is not collected due to turnover or sustained vacancy of a commercial space.
Valuable consideration: Consideration in the form of money, promises, or property.
Variable expenses: Costs, such as utilities, that vary with a building's occupancy rate.
Variance: In zoning, a permitted deviation for a particular property from the zoning category for that property.

W

Warranty: A guarantee by a seller or manufacturer that a product is what it is claimed to be, that it is in working order, and, in some cases, that the seller or maker will repair the product.
Water rights: Rights associated with the use of water adjacent to, in, or underneath the property.

Y

Yield: Return on an investment or loan.

Z

Zoning ordinances: The acts of an authorized local government establishing building codes, and setting forth regulations for property land usage.
Zoning: A county or city law stating the types of use to which properties can be put in specific areas.
Zoning: The division of an area or community by a government into districts or zones with regulations as to the use of land varying from one zone to another.

Glossary of Terms and Acronym list provided by: Impact Capital and LISC.