



# Housing Washington

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## Attorney General Asked to Suspend Home Foreclosures in Washington

By Beverly Spears

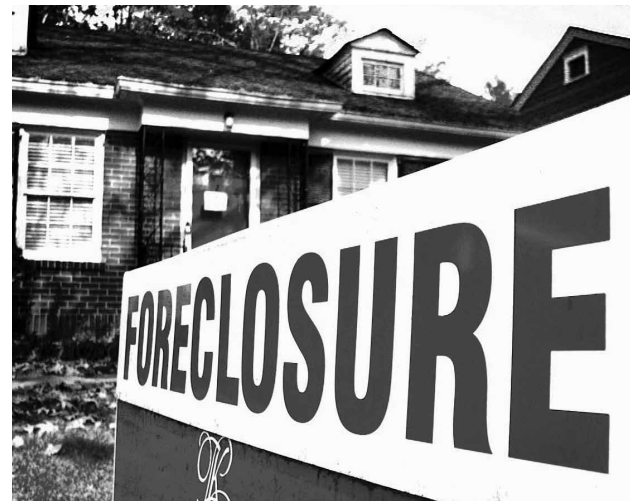
On October 11, anti-poverty advocates asked Washington State Attorney General Rob McKenna to join other states in placing a moratorium on home foreclosures.

Statewide Poverty Action Network, a nonprofit organization that helps people out of poverty, asked McKenna to join his fellow Attorneys General in calling for a suspension of foreclosures until serious questions about possible fraudulent loan activity is investigated, according to Bev Spears, Statewide Poverty Action Network executive director.

Spears said both “judicial” states (those that use the court system to resolve foreclosure issues) and “non-judicial” states (those, like Washington, that have no third party watchdog over foreclosure) are employing moratoriums. Most recently, the Attorneys General in Texas, California, Massachusetts and now Nevada, have called for moratoriums.

According to research documented by Poverty Action, between 2006 and 2010, Washington state foreclosures increased by 316 percent, and more than 132,000 homes are projected to foreclose between 2009 and 2012. In 2009, more than 30,000 families lost their homes to foreclosure. Some 41,000 families are projected to lose their homes by the end of the year, and more than 115,000 families are past due on their mortgages.

While many foreclosures are the result of opportunistic banks and lax lending standards, an increasing number of homeowners now face foreclosure due to unemployment or the loss of hours at work, as well as due to problems inherent in the HAMP program. Many borrowers were steered into high-cost loans such as option ARM loans, which are

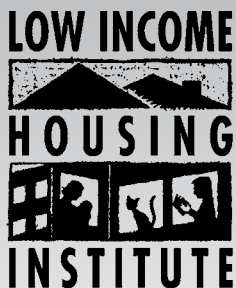


According to research documented by Poverty Action, between 2006 and 2010, Washington state foreclosures increased by 316 percent, and more than 132,000 homes are projected to foreclose between 2009 and 2012. Photograph by Scott Coulter, courtesy of Creative Commons.

now “resetting,” causing interest rates and monthly payments to jump beyond people’s ability to pay in during this recession. Recent troubling news about potential widespread loan fraud activity adds to this already devastating situation. Foreclosures have been stopped in 23 states while the internal processes of major lenders and servicers are investigated for document fraud and “robo-signing” of crucial court documents. In addition, homeowners and housing counselors report that banks and servicers do not answer the phone, lose the homeowners’ information about loan modifications, and have different staff people from different offices talking to a homeowner. This recklessness and potential fraud is causing families to lose their homes, especially in non-judicial states like Washington, where there is no oversight of the process.

Spears said a moratorium through the end

*continued on page 12*



# Foreclosure Prevention: Help Washington Families Stay in Their Homes

By Danielle Friedman

Washington foreclosures are continuing to soar. Over 30,000 families in Washington lost their homes to foreclosure last year – an increase of 70%. Just recently, Washington was ranked 14th in the nation for foreclosure starts, up from 47th in 2006. This year, 41,000 families are projected to lose their homes unless state lawmakers pass reforms that provide relief to homeowners.

The ripple effect of this crisis on our communities cannot be underestimated: the wave of foreclosures is harming neighboring house prices, creating unsafe and hollow communities and is eliminating much needed revenue generated from property taxes.

While many foreclosures are the result of opportunistic banks and lax lending standards, an increasing number of homeowners now face foreclosure due to unemployment or the loss of hours at work. At the height of the housing boom, many borrowers were steered into high-cost loans such as “option ARM” loans. These high-cost loans are now “resetting,” causing interest rates and monthly payments to jump beyond people’s ability to pay at a time when families are having a hard time making ends meet during this recession. Now, troubling news about potential widespread loan fraud activity adds to this already devastating situation. Foreclosures have been suspended in multiple states while the internal processes of major lenders and servicers are investigated for document fraud and “robo-signing” of crucial court documents.

As if that is not enough, homeowners are growing increasingly frustrated with their interactions (or lack thereof) with their lenders. Housing counselors report that banks and servicers do not answer the phone, lose the homeowners’

paperwork, and have different staff people from different offices talking to a homeowner. This recklessness and potential fraud is causing families to lose their homes, especially in “non-judicial” states like Washington, where there is no oversight of the process. While not every foreclosure is avoidable, too many homeowners are unaware of alternative solutions. Homeowners deserve an opportunity to have a conversation with their lender to discuss viable alternatives, such as loan modifications, before they face foreclosure.

Finding an alternative solution often is in the interest of both the homeowner and the mortgage holder. Implementing a mandatory mediation process in Washington state will give homeowners an opportunity to sit down with their lender to discuss alternatives before losing their home and most valuable asset. In addition, it would increase transparency in the foreclosure process by requiring any calculations used to determine eligibility of a loan modification be provided to the borrower, thereby eliminating the guessing game of why a homeowner would be denied.

Twenty-three other jurisdictions – state and municipalities – have some sort of mediation process to seek foreclosure alternatives. These programs have found that 60% of people participating in mediation avoid losing their homes. Implementing a mandatory mediation process in Washington state will give homeowners every opportunity to avoid being the victim of fraud, avoid foreclosures, and maximize the likelihood for loan modifications.

*Danielle Friedman is Campaign Manager for the Statewide Poverty Action Network. To get involved or to receive updates on their efforts, please contact her at 206-694-6794 or [danielle@povertyaction.org](mailto:danielle@povertyaction.org).*

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#### EXECUTIVE EDITOR

Sharon Lee

#### EDITOR

Joshua Okrent

#### CONTRIBUTORS

Rev. David C. Bloom, Caroline Bombar-Kaplan, John Fox, Danielle Friedman, Maureen Kostyack, Aaron Long, Erin Shea McCann, June Robinson, Michele Thomas, Casey Trupin

#### GRAPHIC DESIGN

Ray Braun Design

*Housing Washington* welcomes news items and written contributions. Please send information of interest to:

#### Housing Washington

Low Income Housing Institute  
2407 1st Avenue, Suite 200  
Seattle, WA 98121-1311  
Phone: (206) 443-9935, ext. 156  
Fax: (206) 443-9851  
E-mail: [housinginfo@lihi.org](mailto:housinginfo@lihi.org)  
Web site: [www.lihi.org](http://www.lihi.org)

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# Bridge Loans to Help Unemployed Homeowners Facing Foreclosure

On October 6, the U.S. Department of Housing and Urban Development (HUD) Northwest Regional Administrator Mary McBride announced that HUD will provide \$13 million for zero-interest “bridge” loans to help struggling homeowners in Washington through its Emergency Homeowners Loan Program (EHLF).

EHLF will provide assistance for up to 24 months to homeowners who are at-risk of foreclosure who have experienced a substantial reduction in income due to involuntary unemployment, underemployment, or a medical condition. Eligible EHLF homeowners will receive a forgivable, deferred payment “bridge loan.” It will be a 0% interest, non-recourse, subordinate loan of up to \$50,000. This will assist a household with their mortgage arrearage and payments on their mortgage principal, interest, mortgage insurance premiums, taxes, and hazard insurance for up to 24 months.

EHLF was authorized by the Dodd-Frank Wall Street Reform & Consumer Protection Act, signed into law by President Obama in July, to assist at-risk homeowners in 32 states and Puerto Rico not otherwise funded by Treasury’s Hardest Hit Housing Fund program. A state’s EHLF allocations are based on its relative share of unemployed homeowners. It is HUD’s intention for the program to begin taking applications from eligible homeowners by the end of the year.

The program will complement existing Administration efforts to assist struggling homeowners, including the Home Affordable Modification and Hardest Hit Fund initiative administered by the U.S. Treasury Department.

## To qualify:

- Borrowers must be at least three months delinquent in their payments and have a reasonable likelihood of being able to resume repayment of

their mortgage payments and related housing expenses within two years.

- The property must be the principle residence of the borrower, and eligible borrowers may not own a second home.
- Borrowers must have suffered at least a 15% reduction in income and have been able to afford their mortgage payments prior to the event that triggered the income loss.

There will be a dual delivery approach for program administration. The first approach will delegate some of the program’s administrative functions to a designated third party. The second approach will enable state housing finance agencies (HFAs) that operate substantially similar programs to engage in relief efforts on behalf of residents of their state.

“Many hard working Americans are at risk of losing their home because of job loss or reduced income due to the economic recession or medical conditions outside of their control,” said Washington State Congressman Adam Smith. “The bridge loans announced by the Department of Housing and Urban Development will help these hard working Americans maintain or reestablish their financial footing in these difficult times. I applaud HUD for this investment in Washington state families,” Smith stated.

HUD spokesman Lee Jones said that it’s impossible to predict exactly how many people in Washington will be helped by the loans. But if every borrower took the maximum amount, the state money could help 1,125 homeowners – about 15 percent of the number of homes scheduled for foreclosure auction.

*For more information on the Emergency Homeowners Loan Program visit [www.hud.gov](http://www.hud.gov).*



On October 6, HUD announced that they will provide \$13 million for zero-interest “bridge” loans to help struggling homeowners in Washington. This photo of a home in Wilbur, Washington is by Dene Miles, courtesy of Creative Commons.

# Housing Justice in a Time of Economic Stress

By Rev. David C. Bloom

In the spring of 2000 nearly a hundred homeless people and their advocates gathered in front of the old Seattle City Hall. The crowd had assembled to protest city government's annual closure of the City Hall winter shelter. The City could not come up with the \$90,000 that was necessary to keep the shelter open for the growing numbers of homeless people on our city streets. So the advocacy group SHARE announced that until the money was found and shelter was made available for all who needed it, they were going to take to tents.

On that day Tent City III was born. It was born out of a sense of frustration with city policies that placed the poor and the homeless on the margins of our municipal priorities. It was born out of the conviction that homeless people themselves have the means to organize and to manage effective, safe, and sanitary shelters, even in the face of official resistance.

"WE NEED A COMMUNITY WHERE ALL THE PEOPLE ARE SPIRITUALLY, PHYSICALLY, ECONOMICALLY, AND MATERIALLY WELL FOR OUR COMMUNITY TO BE WELL."

Tent City III has now been in operation for more than ten years, hosted by dozens of religious congregations throughout our city. In 2004 Tent City III was joined by Tent City IV in suburban Seattle. And in September of 2008, literally overnight, Nickelsville sprang up near the First Avenue South Bridge.

Tent City and Nickelsville are both a sign and a symbol of homelessness in our community. They are a sign in that their very existence provides a graphic daily reminder to all of us that thousands

of people in our community do not have their own home to go to at night. But they are also a symbol of hope and determination. They demonstrate that people who are homeless are capable of organizing themselves and managing the day-to-day challenges of village life and speaking on their own behalf.

Jim Fergin, the former director of the Compass Center, once said, "We need a community where all the people are spiritually, physically, economically, and materially well for our community to be well." We are not well as a community, nor will we be well, until once and for all we solve this vexing problem of homelessness. We will not be well until we give the needs of those who are poor among us the highest priority in terms of both our public and our private resources.

Since 1980 in Seattle, the growth in numbers of homeless people has continued to outstrip our capacity – some would say our willingness – to provide shelter for all who need it. Despite many caring and creative efforts to develop more shelter and more affordable housing, we witness growing numbers of people who are homeless on any given night. That number is now approaching 10,000, while it was less than 1,000 at the time of the first one night count in 1980 – a 10-fold increase.

From a handful of shelter programs before 1980, we now have nearly 6,800 shelter and transitional housing beds throughout our community sponsored by more than 70 identifiable organizations. We can also point to some of our collective efforts in preserving and increasing the supply of affordable housing through the excellent network



Rev. David Bloom addresses the *Creating the Political Will to End Homelessness Conference*. Photograph by Bill Kirlin-Hackett.

of non-profit housing providers. Our consistent passage of the Seattle Housing Levy has set an example that few cities can match. The passage of the state housing trust fund has added important housing development resources at a time when the federal government has been renegeing on its commitment to low-income housing. That the trust fund is currently not funded is the result of poor political decision-making in Olympia. It must be restored in the next session of the legislature so that we don't fall further behind in our already inadequate efforts to provide housing for our low-income neighbors.

These are significant achievements, and we should celebrate them, but they are not nearly enough. I believe that unless there is a substantial turn-about in both our local and national political direction and moral commitments, the problem of homelessness as we know it today will only become worse.

New census figures report a record increase in the number of Americans living in poverty over the past year from

13.2 to 15 percent. 45 million people were poor last year, more than 1 in every 7 of our fellow Americans, and 1 in 5 children. And if poverty grows, we know that homelessness will as well.

In an era of bank bail-outs, mortgage defaults, high and persistent unemployment, budget deficits, and unrestrained corporate power, I fear that concern about homelessness is one of the last things on the list of priorities of those who in reality are in power today. When the wealthiest nation in the world spends \$167 billion on our misguided Middle East wars in one year, provides more than \$120 billion in tax breaks to upper income homeowners while cutting low-income housing programs, caters to the political power of major corporations whose 30,000 registered lobbyists dominate the halls of Congress,

there is an excellent chance of getting them reunited with their families, into school, into treatment, into employment, and into productive lives. We know what works, Melinda says, but the demand is up 63% in the last two years, much of it driven by the economic crisis, and we do not have the resources to assist all of the young people who come to us seeking shelter.

Bill Hobson of Downtown Emergency Service Center will tell you that 1811 Eastlake and the newly completed Canaday House are examples of the kind of stable housing that is needed to get people off the streets that have special challenges like alcoholism and mental illness. But it takes years of planning and fundraising and political maneuvering to complete these important projects, while the unmet

terminated around 1980, the very time we began to see the dramatic growth in homelessness that has continued to this day. While in 1980 the federal government's expenditure on low-income housing development and the amount of homeowner tax deductions was roughly equivalent, today the \$120 billion we spend on homeowner tax deductions are four times the amount we spend on low-income housing. If we were to spend the equivalent amount on low-income housing today that we do on tax breaks for homeowners, we would end the most severe conditions of homelessness in America.

When I say that homelessness has become institutionalized, I mean it has become accepted as a permanent social condition and we have established responses that have become a permanent part of our social landscape. We accept it as a permanent social condition at our own peril. Unless we unite to redress this problem with a new human rights movement, our best efforts to eliminate homelessness and to restore a more sustainable economy for everyone will never be enough.

I close with these thoughts to illustrate our challenge and our calling. The recent tragic shooting of John T. Williams by a Seattle police officer underscores the stigma that many who live on the street confront on a daily basis. "It is not a crime to be homeless, poor, a carver, or an alcoholic," one person pointed out to Police Chief John Diaz in a community meeting last week. And the effort

last spring by the Seattle City Council to enact an aggressive solicitation ordinance was one more example of a troubling theme of criminalizing behaviors related to homelessness that is on the rise across our country. People need shelter, they need affordable housing, they need supportive services, they need work that

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*"In an era of bank bail-outs, mortgage defaults, high and persistent unemployment, budget deficits, and unrestrained corporate power, I fear that concern about homelessness is one of the last things on the list of priorities of those who in reality are in power today." Photo by Wishard of Oz, courtesy of Creative Commons.*

and eviscerates housing, education, employment, and health care programs, we are on the downward slope to social, economic, and moral collapse.

Melinda Giovengo of YouthCare will tell you if we can get kids into shelter and into transitional housing before they get attached to the streets,

need continues to grow.

Harry Hoffman of the Housing Development Consortium reminds us that there was a time, not so long ago, when the federal government made a serious annual investment in low-income housing production. Significantly, and not coincidentally, that commitment

# Washington Low Income Housing Alliance Presents 2011 Agenda

By Michele Thomas

So much has happened since the end of the last legislative session. The Washington Low Income Housing Alliance staff spent the summer touring the state, listening to our members and other affordable housing and homelessness advocates. We also worked hard this summer to build early allies for our policies and lay the groundwork for the legislative session. In our meetings with legislators, we asked point-blank if our strong and vocal advocacy for holding the line on the Housing Trust Fund at \$200 million has been the right tack to take. Time and again, legislators told us what we've felt in our hearts to be true: as affordable housing advocates, it is our job to stand strong for the needs of our communities and the working families and vulnerable individuals within them.

It is in this spirit that we introduce to you our 2011 State Legislative Agenda. Our State Legislative Committee worked tirelessly over the last six months to develop an agenda that would address the affordable housing continuum and honor the experiences of people in need in our communities. This agenda reflects the strengthening of the coalitions we formed last session. It is also a demonstration of the deep value so many of us place on a safe, healthy home for ourselves and our neighbors.

The main points on our agenda include:

## \$200 Million for the Housing Trust Fund and New Revenue Sources for Operations and Maintenance and the Home Security Fund

It should be possible for working families and vulnerable people to afford



*Nova Townhomes, a homeownership project developed by LIHI, was made possible through a grant of surplus City of Seattle property. Photo courtesy of LIHI.*

housing and still have enough money for the basics like groceries, gas and childcare. Since 1989, the Housing Trust Fund has invested more than \$600 million in new and improved housing, leveraged more than \$3 billion in private and public sector support, and has increased the stock of affordable housing by more than 35,000 units across the state. These investments have created thousands of jobs and have generated millions in state and local tax revenues. A new investment of \$200 million over the next biennium will allow Washington to keep pace with the growing need by building and preserving affordable housing across the state.

Operations and Maintenance funding and the Home Security Fund are two of the most vital tools available in our statewide efforts to alleviate homelessness. But our source of funds for these programs decreases in just the kind of economic environment that increases the need for these critical

efforts. Adding an additional document recording fee as a source of revenue begins to address the problem by adding a new funding stream.

## Removing Barriers to Housing and Improving Access to Justice

No one should be punished for winning in court. And yet, flaws in the current system used by tenant screening companies have done this to thousands of renters across the state. A tenant screening report is like a credit report for renters, and tenant screening is a fast growing, unregulated industry that greatly impacts access to housing. Tenant screening reports often have significant flaws. Renters are not allowed to review reports and dispute errors, and tenants who faced eviction but won in eviction court are still reported as having been evicted, needlessly damaging their ability to rent. Further, these reports frequently contain information about being a victim of

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## Despite Huge Cuts, Governor Preserves Housing Funding

In mid-December Governor Chris Gregoire proposed a set of \$4 billion in State funding cuts that slash state health care subsidies for poor people, end stipends for people with disabilities, and suspend funding for smaller class sizes.

At the same time, the governor was able to preserve about \$100 million for the capital budget, including \$40.8 million for affordable housing. Housing advocates praised Gov. Gregoire for recognizing that shovel-ready affordable housing construction and rehabilitation both improves access to opportunity in Washington communities, and provides much needed jobs in the construction sector.

Unfortunately, cuts to other public services for the most vulnerable will just increase the need for affordable housing.

“Working people should be able to afford housing and still have enough left over for the basics like groceries and gas and childcare,” said Rachael Myers, Executive Director of the Washington Low Income Housing Alliance. “The cuts proposed in this budget force low income, working people to make impossible choices. Do you pay the rent, or do you pay for medical care for your child? With so many people still unemployed, eventually there’s no money left for the rent, and people become homeless.”

*For more information visit [www.governor.wa.gov](http://www.governor.wa.gov).*

## Peoples Bank donates Whidbey Island property to Habitat for Humanity

In late September, Peoples Bank and Habitat for Humanity of Island County completed a deal in which the bank donated four bank-owned lots on South Whidbey Island to the nonprofit

housing program.

“The purchase of land is at least a quarter of the cost of home building,” said Calvin Hewitt, executive director of Habitat for Humanity of Island County. “The gift of these building lots is significant and will enable our agency to more efficiently serve families in Island County that need a helping hand to attain simple, decent, affordable housing.”

The gifted lots resulted from a foreclosure in late 2009 and recently appraised for \$340,000.

“Foreclosure is always the last resort for the property owner and the bank, and we work with our customers to avoid this outcome,” said Charlie Guildner, executive vice president and chief credit officer of the privately held bank. “We at Peoples are so pleased that this gift will create a happy ending for four deserving Island County families.”

Peoples Bank is a locally owned and operated independent community bank with over \$1.1 billion in assets. Headquartered in Lynden, the bank was founded in 1921 and operates 24 branches throughout Washington. In its most recent rating, Bauer Financial awarded Peoples Bank an excellent rating of four stars.

## Ron Sims Announces Grant Awards to Promote Sustainability in Puget Sound

U.S. Department of Housing and Urban Development (HUD) deputy secretary Ron Sims came to Seattle on October 14th to award grants to two Puget Sound organizations to help pay for planning communities in the area.

Mr. Sims awarded \$1.5 million to the Thurston County Planning Council and \$5 million to the Puget Sound Regional Council. The competitively-awarded grants are among 45 given to organizations across the country under a HUD program to encourage sustainable communities. The funding was announced during an event at the Puget Sound Regional Council.

The awards were made under

HUD’s new Sustainable Communities Regional Planning Grant program, funded for the first time this year, that supports the development and implementation of regional plans that integrate affordable housing with neighboring retail and business development. The grants will help pay for planning land use, economic development, transportation and other needs.

“This funding will help us to accelerate housing and other development around key transit stations in the county, which will create an economic ripple effect,” said King County Executive Dow Constantine. “In addition to creating more public transportation options, the grant will create construction jobs and more housing choices that will benefit King County, the City of Seattle and other partners across the region.”

## Enterprise CEO Doris Koo Returns to Northwest

The Board of Trustees of Enterprise Community Partners recently announced that it has appointed Terri L. Ludwig as the new president and CEO effective January 1, 2011. Ludwig succeeds Doris W. Koo, who has been serving as president and CEO since 2007. When Koo became CEO, she indicated her intention to serve in the role for a three- to five-year period in order to return to Seattle to be closer to her family and aging parents. Koo will assume the position of senior advisor after December 31, 2010 and will continue to serve Enterprise and its mission from the Pacific Northwest.

*For more information, visit [www.enterprisecommunity.org](http://www.enterprisecommunity.org).*



*Doris Koo, here with HUD Secretary Shaun Donovan, is returning to Seattle as a Senior Advisor for Enterprise Community Partners.*

# The City of Seattle's "Smart Growth" Forum

By John V. Fox

On September 20th at Seattle's City Council Chambers, council member Nick Licata, head of the Council's Housing Committee, hosted an important forum attended by an overflow crowd of 200 Seattle residents. The forum was entitled "Can We Achieve Social Equity Using Smart Growth?"

The Seattle Displacement Coalition, Puget Sound SAGE, the Washington Low Income Housing Alliance, the Seattle Human Services Coalition, and the Housing Development Consortium of Seattle-King County co-sponsored the event. Other council members in attendance included Richard Conlin, Sally Bagshaw, Michael O'Brien, and Jean Godden.

Currently Seattle is in the process of upzoning many of its neighborhoods especially around current or planned light rail stations for what has come to be called "transit oriented development" or TOD. The goal is to encourage new patterns of so-called "smart growth" that prevent sprawl and promote increased use of mass transit. By reducing our auto dependency in this way, it is hoped that will dramatically reduce the region's carbon emissions and combat climate change.

While halting the pace of climate change is critical, there are a growing number of housing and homeless advocates expressing concern that such pro-density policies will only accelerate the removal of Seattle's stock of existing low income and affordable housing. For example, much of the remaining unsubsidized affordable units in our city serving low income and minority households is located in and around existing rail stops in Southeast Seattle. What will happen to these communities if they are upzoned for still more growth?

September's forum was designed to shed light on these trends and identify a set of new legally defensible tools that Seattle could adopt to preserve

our existing low income housing stock before putting in place further "smart-growth policies" for our city.

The forum began with a panel of national experts sharing experiences from across the country. Connie Galambos Malloy, Director of Programs for Urban Habitat, a social and environmental justice group representing communities of color in the Bay Area, described for the audience how growth in San Francisco had made it the most expensive city in the country. As a result, an increasing percentage of in-city workers, especially lower wage earners, were moving to the suburbs. Commute times, car usage, and travel distances actually were going up, thus undermining the carbon neutrality goals sought by the sustainability and "smart growth" advocates.

Professor Dennis Keating, an economist and lecturer on Urban Planning from Cleveland-Marshall College of Law, citing the experience from other cities, pointed out that when density increases in built-up urban areas, supply does not "trickle down to the poor." Quite the opposite, the new expensive residential construction now legitimized as "smart" or environmentally "sustainable" simply replaces the older lower-density and usually larger units which are especially suitable for low income families. More housing is lost to demolitions and increased property values drive up rents on the rest.

The third panelist, Sarah Treuhart from Policy Link, a national social justice research and action institute, then presented a tool kit her agency had developed showing innovative new strategies some cities around the country were now adopting to mitigate



Connie Galambos Malloy described how growth in San Francisco had made it the most expensive city in the country. An increasing percentage of lower wage earners, were moving to the suburbs. Commute times, car usage, and travel distances actually were going up. Photo by D McGuire, courtesy of Creative Commons.

the effects of smart growth on low income housing.

Drawing from the Policy Link Toolkit, the audience then broke into small groups and identified several possible housing preservation strategies for Seattle including:

- 1) Passage of "inclusionary zoning" laws that would allow Seattle to require developers to set aside a percentage of new units in their projects at low income rent levels.
- 2) No private developer, hospital, or public institution should be granted an upzone, or special exception to build above current zoning requirements, unless they replaced, one-for-one and at comparable rent, all existing low income housing they demolished.
- 3) Use of "Special Review Districts" or "Overlay Zoning" placed over gentrifying low income communities such as rail stops where more growth is planned. These overlays would operate like historic preservation districts like those in Pioneer Square and the Pike Place Market. Neighborhood advisory boards would be created and growth would be monitored and limited whenever too much low income housing was being lost. Alternatively, developers would be required to include more low

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income housing in their projects as a condition for building in these areas to recoup losses.

4) A “Right of First Notice” should be instituted whereby owners of existing low income apartment buildings would be required to notify and entertain bids from non-profit housing developers before selling these buildings to speculators and for-profit developers.

Data was presented at the forum showing that from 2005-2007 – a period of high growth in Seattle – over 7000 low income units were lost due to demolition, condominium conversion and increased rents. For every publicly funded low income unit that was created during that period, three to four times that amount was lost to redevelopment forces. When the economy picks up, housing advocates fear these trends will emerge again only with greater force resulting from upzones now being considered for our city – all in the name of “smart growth”.

Closing the forum, Councilmember Licata pledged to get a resolution passed after the budget process committing the council to considering some of these new anti-displacement strategies prioritized by the audience. Councilmembers Bagshaw, Clark, Rasmussen, and OBrien seem supportive of at least some of these ideas.

Ultimately adoption of any of these tools will happen only if the non-profit housing developers, social service and homeless organizations, and housing advocacy groups push our leaders with no less zeal than we did to get the housing levy passed last year and to turn back Tim Burgess’s anti-panhandling law this year.

*John V. Fox is the Coordinator of the Seattle Displacement Coalition. For links to the Policy Link Toolkit and other panelist’s ideas please visit <http://clerk.ci.seattle.wa.us>.*

# Puyallup Approves Tent Cities for Homeless

By Joshua Okrent

The Puyallup City Council voted at the end of September to approve an ordinance that allows religious groups to host tent cities and other camps. The camps can be inside or out and must include water, toilets, garbage cans, some screening from neighbors and a no-tolerance policy for drugs, alcohol and weapons.

Leaders of a coalition that has been serving the city’s homeless for about 10 years say they’re ready to start work creating the first legal camp. Local homeless advocates hope that any tent cities that spring up in response to the new ordinance will look a lot like Camp Quixote, a year-round community in nearby Thurston County known as a go-to resource for people in need and service workers. Leaders of Camp Quixote were at the City Council meeting to lend support.

Pierce County counted 1,807 homeless people during the annual One Night Count of the Homeless held in January. Leaders of the Puyallup coalition believe that there are at least 400 homeless people living in the city, based on information from social service agencies. The total population of Puyallup is just over 30,000.

The city joins other Pierce County governments, including Milton and University Place, which now have laws allowing and regulating temporary homeless camps. Cities are responding to a law passed by the state Legislature this year that says religious groups can host tent cities. The law also allows local governments to regulate them.

Under Puyallup’s new rules, homeless encampments can serve up to 40 people and last a maximum of 90 days.



*The Puyallup City Council voted at the end of September to approve an ordinance that allows religious groups to host tent cities and other camps. Photograph of tent city at First Christian Church of Puyallup by Robinsan.*

Only one camp may operate at a time. The Puyallup Homeless Coalition approached the city last year about allowing temporary camps. Coalition leaders, church representatives and members of the homeless community packed a council meeting in October in support of the idea.

The council considered an ordinance similar to the one eventually approved, but held off on a decision, asking that more research be done. The city then assigned a staff member to act as a liaison to the coalition. She worked with leaders over the last several months. The coalition got an early look at the new ordinance and gave feedback before it went to the council.

Council members went back and forth over some details of the ordinance, including whether the camps should be limited to a smaller number of people. But the vote to finally approve the new rules was unanimous.

“We did a wonderful thing tonight,” said Councilman Rick Hansen.

*Thank you to Sara Schilling and The Tacoma News Tribune for some of the information used in this article.*

# Seattle Awards \$4.3 million in Acquisition & Opportunity Loans

By Maureen Kostyack

The depressed economy has made it advantageous for nonprofit housing organizations to acquire real estate for low-income housing development. Private developers are selling sites they can no longer develop and secure financing for. Land prices have declined and nonprofits are able to purchase prime properties that a few years ago would have been unaffordable.

In May, the Seattle Office of Housing (OH) issued a Notice of Fund Availability (NOFA) for Acquisition & Opportunity Loans using Housing Levy and other funding sources. A&O Loans are short-term loans (up to 5 years) that are available for strategic purchases of land or buildings for affordable housing. To date, OH has awarded three acquisition loans totaling \$4,325,000 using Levy funding. This includes two sites for rental housing development serving predominately homeless people under the Ten Year Plan to End Homelessness as well as workforce housing. One other property involves foreclosed real estate to provide affordable homeownership under a community land trust.

## Downtown Emergency Services Center

DESC was awarded a \$1,175,000 loan for 84 units at Aurora Supportive Housing, located in the Bitterlake neighborhood. Due to the economic downturn, DESC was able to acquire this property at a significantly reduced price. This permanent supportive housing project will house chronically homeless single adults who have disabilities including chemical dependency and mental illness. DESC will provide 24 hour on-site staffing and on-site case management services.

The building will include office space for DESC staff, common space for recreation, a common kitchen, and 2,010 square feet of ground floor retail space that will be leased out. The A&O Loan will be repaid when DESC secures permanent financing. The project cost is estimated at \$16.7 million; permanent fund sources include Seattle OH, equity from sale of 9% tax credits, State and King County funds.

## Low Income Housing Institute

LIHI was awarded \$1,700,000 for Jackson Street Senior Housing, located in the Central Area. This includes 60 units new construction (phase 1) and 50 units of workforce housing (phase 2). LIHI acquired a 24,231 square foot, commercially zoned site. The purchase price was reduced significantly, and was less than the note held by the bank. The site is large enough to accommodate two projects that LIHI plans to develop in phases. The first phase will construct a five story, 60-unit building for extremely low-income and homeless seniors. Sound Mental Health will provide comprehensive mental health services and Operation Nightwatch will refer residents and provide volunteer support. The project cost is estimated at \$13.4 million, and permanent financing sources would include Seattle OH, equity from sale of 9% tax credits, Federal Home Loan Bank and King County funds. Half the A&O Loan will be repaid when permanent financing is secured for phase 1. United Way of King County participated in making the loan for phase 1.

The second phase is planned for workforce housing. The preliminary proposal is a 50-unit building of one- and two-bedroom units affordable

at 50% of area median income. Construction is anticipated for 2013. Permanent financing is expected to include Seattle OH, equity from sale of 4% tax credits, State Housing Trust Fund, and tax exempt bond financing.

## Homestead Community Land Trust

Homestead CLT was awarded \$1,450,000 for Wolcott Homes, which includes 15 single-family homes and new construction in the Rainier Beach neighborhood. A partially completed subdivision was purchased from the FDIC, which acquired the property through foreclosure. The property, which has been for sale for more than a year, includes five completed homes, two partially completed homes, and eight lots with foundations and utility stubs. Upon completion, the project will contain 15 three- and four-bedroom homes. Each home will be sold to a low-income first-time homebuyer. Homestead will hold the land in trust in perpetuity, ensuring long-term affordability. The A&O Loan will be repaid as the homes are sold. The permanent financing for the project includes \$600,000 in federal Neighborhood Stabilization Program funding administered by OH, as well as Levy homebuyer assistance loans averaging \$50,000 per buyer.

This new A & O Loan program from the Housing Levy was envisioned to provide short-term loans to take advantage of the changing market conditions we are experiencing at this time. The Office of Housing will help make strategic purchases of buildings or land. This is a timely opportunity to secure the long-term affordability of properties that in better economic times might have become market-rate apartments or condos.

*For information about the Seattle Housing Levy Acquisition & Opportunity Loan contact Maureen Kostyack at the Seattle Office of Housing at: Maureen.kostyack@seattle.gov*

# McKinney-Vento Requires Schools to Help Homeless Children

By Casey Trupin and Erin Shea McCann

In the 2008-09 school year, over 20,000 students in Washington state were homeless – 3,404 of these homeless students were in school districts in King County. Public schools are often the first place where a child or family may be identified as homeless or on the verge of homelessness. Thus, it is critical for schools to properly identify homeless students and families as access to education is crucial in providing homeless students with a source of stability in their otherwise chaotic lives. School stability also gives them an opportunity to rise above poverty and homelessness for themselves as adults.

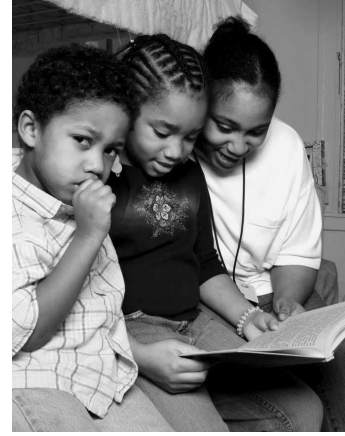
The McKinney-Vento Homeless Assistance Act is the primary piece of federal law dealing with the education of children and youth in homeless situations. It was reauthorized in 2002 as part of the No Child Left Behind Act. Children are considered homeless under McKinney-Vento if they lack a fixed, regular, and adequate nighttime residence, which includes: sharing the housing of others due to loss of housing, economic hardship, or similar reason; living in motels, hotels, trailer parks, camping grounds due to lack of adequate alternative accommodations; living in emergency or transitional shelters; awaiting foster care placement; living in cars, parks, abandoned buildings, bus or train stations; and migratory children living in above circumstances, among others. It also includes youth who meet the definition of homeless and who are not in the physical custody of a parent or guardian (“unaccompanied youth”). McKinney-Vento has the broadest definition of homelessness so that children and youth can potentially be identified before they become homeless.

The Act has four main components to ensure that students experiencing

homelessness have full access to education, including: school stability (allowing children and youth to stay in their school of origin if the family moves out of the school district due to a loss of housing), school access (ensuring homeless children and youth are transported to/from their school of origin, if that is what the family desires and the transportation is feasible), support for academic success (ensuring homeless children and youth can fully participate in school and activities), and child-centered, best interest decision making.

Although one in every 50 Washington state students has been identified as homeless, this number is likely a significant undercount, as dozens of medium to large school districts have identified very few homeless students despite district demographics suggesting far greater numbers. Columbia Legal Services is working with districts to identify strengths and areas for improvement regarding services for homeless students and is hosting forums in King, Pierce, and Snohomish Counties to bring together school district staff and administrators as well as service providers in the community who work with homeless families – collaborative relationships and streamlined communication between service providers and schools are absolutely necessary to ensure homeless students are identified and quickly served.

Too often, school districts bear the cost burden to identify, transport, and serve homeless students because of a lack of strong partnerships with community service providers. In an effort to alleviate the cost of transporting homeless students that school districts shoulder, CLS is working with the National Law Center on Homelessness and Poverty to develop a report on the



In the 2008-09 school year, over 20,000 students in Washington state were homeless.

Photo courtesy of Seattle Union Gospel Mission.

importance of building affordable housing in areas with high rates of family homelessness and how school districts should play a central role in that planning process. It is our hope that through strong community partnerships, streamlined communication between schools and service providers, and thoughtful affordable housing planning, not only will homeless students and families be better served, but school districts will be an equal partner in the homeless family provider community. The schools are, after all, the most likely entity to first identify whether a family is at risk of homelessness and will be the most consistent entity as the family moves through the experience of homelessness.

The data on homeless students in King County are interesting. The 3,404 homeless students in King County in the 2008-09 school year represent 1.22% of all students in King County and 16.4% of homeless students statewide. Statewide, 2.00% of students are homeless. The number of homeless students in King County has declined 3.16% since 2006-07, while the number of homeless students statewide has risen 23.3% in the same period. We believe that some of the decline, in the face of rising numbers throughout the rest of the state and country, and a huge financial crisis, is due to a failure to identify homeless students.

*Casey Trupin and Erin Shea McCann are attorneys at law at Columbia Legal Services. This article is excerpted from the United Way of King County blog, [www.uwkcblog.org](http://www.uwkcblog.org). For more information about best practices in Washington State, data analysis, and national resources, please visit [www.schoolhousewa.org](http://www.schoolhousewa.org).*

## Suspend Home Foreclosures

*continued from page 1*

of the upcoming legislative session would allow the AG's office to look into fraud charges, and give financial institution, anti-poverty advocates, and legislators the chance to work on legislation that could benefit all involved.

"Foreclosures across the nation and in our state are skyrocketing. Other states are recognizing there are serious questions about the legality of some of these foreclosures," Spears said. "They are taking action to help their citizens; we'd like Attorney General McKenna to do the same."

*For more information, including the complete text of the letter sent to Attorney General McKenna, visit [www.povertyaction.org](http://www.povertyaction.org).*

# Support the Housing Trust Fund

## Join Housing Advocacy Day on February 14, 2011!

The Governor has recommended \$40.8 million in her budget for the Housing Trust Fund. It is urgent that you join housing advocates in Olympia for Housing Advocacy Day or call your legislator at the Legislative Hotline at: 1 800 562-6000. Ask them to fund the Housing Trust Fund. Help end the housing crisis and create jobs at the same time!

- Ask your legislators not to cut Disability Lifeline!
- Ask your legislators not to reduce TANF benefits!
- Ask your legislators not to cut the Basic Health Plan!

*For more info contact WLIHA at [www.wliha.org](http://www.wliha.org) and the Statewide Poverty Action Network at [www.povertyaction.org](http://www.povertyaction.org).*

## \$25 Million Awarded for Washington Works Program

The Washington State Housing Finance Commission announced the award of nearly \$25 million dollars in Washington Works funding on December 15. Ten nonprofit-owned multifamily projects will receive \$24.95 million to provide workforce housing. The funds were authorized by the legislature in 2010 to help jumpstart construction and to increase the availability of affordable housing for Washington's working families.

The apartment developments, located throughout the state, will range in size from 24 to 216 units for a total of 586 units. Many of the units are reserved for households at or below 80% median income, an underserved market niche. The properties are expected to remain in nonprofit ownership and will have rental restrictions for 75 years.

In order to be competitive, nonprofit organizations had to show an ability to complete the financing, and begin construction within the next

6 months. "A lot of weight was given to the cost per unit, the project's sustainability, and the market to be served," says Tia Peycheff, Director of the Commission's Capital Projects Division. "In these times of fiscal restraint, we wanted to make sure that we could finance a number of units at efficient costs." The average cost per unit is \$141,000. Approximately 600 full-time jobs are estimated to be created by the construction. The funding will leverage \$83 million in total development costs. Three projects producing 127 units will be financed in King County, and two projects producing 256 units will be financed in Spokane County. One project will be financed in each of the following counties: Clark-72 units; Grant-24 units; Lewis-39 units; Thurston-40 units; Whitman-28 units.

The full List of awardees includes:

- Vancouver Housing Authority \$2,516,147



*Capitol Hill Housing's project at 12th Ave. and E. Jefferson in Seattle was funded by the Washington Works program. When complete, the building will serve 40 working families and up to 5 local businesses. Rendering courtesy of Capitol Hill Housing.*

- Housing Authority of Grant County \$2,457,316
- Mt. Baker Housing Assoc. \$2,500,000
- Mercy Housing Northwest \$2,830,921
- Capitol Hill Housing \$2,500,000
- Reliable Enterprises \$2,330,000
- Community Frameworks \$2,250,664
- Spokane Housing Authority \$2,564,952
- Housing Authority of Thurston County \$2,500,000
- Pullman CAC \$2,500,000

*For more information about Washington Works visit [www.wshfc.org](http://www.wshfc.org)*

# State Honors Bill Hobson with Affordable Housing Lifetime Achievement Award

By Caroline Bombar-Kaplan

On October 20th the 17th annual Friend of Housing Awards Reception and Ceremony took place at the Hotel Murano in Tacoma as part of the Housing Washington 2010 conference on affordable housing.

William G. “Bill” Hobson was honored with the 2010 Margaret M. Sevy Affordable Housing Lifetime Achievement Award presented before an audience of 350 colleagues by the Washington State Housing Finance Commission citing Bill Hobson’s sustained work and exceptional contribution, inspirational vision, and unwavering commitment to affordable housing in Washington. The award is named after Margaret M. Sevy, a long-time advocate for affordable housing, who was committed to strengthening communities and the quality of life for people in need of affordable housing.

In 1982, Hobson resigned from his position as Chair of the Political Science Department at the University of Puget Sound to pursue social justice and the issues affecting under-privileged people around the world. After traveling extensively through Latin America for two years, he returned to Seattle and joined the staff of DESC as an entry-level shelter counselor in order to learn first hand the issues related to homelessness. At that time, DESC was five years old and one of Seattle’s largest emergency shelters.

During the late 1970s the number of homeless people increased rapidly and DESC was formed to provide an emergency response to homeless men and women struggling with serious disabilities such as mental illness, chemical dependency, physical disabilities, development disabilities, and other significant illnesses and vulnerabilities.

When Hobson became the agency’s executive director in 1988, it was his

assertion that an emergency response alone was insufficient. Survival services were definitely the first step, but as he watched the same people return after stays in jail, Harborview Medical Center, or Western State Psychiatric Hospital, he knew a more comprehensive approach was needed to break that cycle.

Under Hobson’s stewardship, DESC added services, including comprehensive clinical programs, street outreach, case management, crisis respite, and state-licensed chemical dependency treatment. They also developed highly successful supportive housing programs for the most disabled and difficult-to-house individuals in Seattle.

Hobson never considered changing his career path again. He fully dedicated himself to achieving the highest goals for his clients, colleagues, and community. He made sure that homeless men and women with major mental illnesses and addictions stayed in the forefront of the community’s consciousness.

He effectively promoted the idea that assisting adults suffering from chronic and persistent mental illness or chronic inebriation can be done in ways that amount to smart public policy. His agency has demonstrated that – with intensive support services – disabled, marginalized, and chronically homeless people can stabilize, obtain, and successfully maintain housing, and become independent and involved members of the community.

“Bill Hobson has worked with unwavering commitment to the homeless and very low-income clients he serves for more than 25 years,” said Kim Herman, executive director of the Commission. “His contribution to end homelessness in Seattle has been enormous, and we are delighted to honor him with a lifetime achievement award.”



William G. “Bill” Hobson (center) was honored with the 2010 Margaret M. Sevy Affordable Housing Lifetime Achievement Award. Kim Herman (left) and Karen Miller (right) of the Washington State Housing Finance Commission presented the award. Photo courtesy of WSHFC.

In addition to its highest honor, the Commission presented Friend of Housing Awards to three individuals and two organizations, including the Downtown Emergency Service Center, or DESC, where Hobson works.

DESC invented and developed the 1811 Eastlake project, named after its location, which houses 75 formerly homeless alcoholics, mostly at public expense. A 2006 released study found that 1811 Eastlake improved residents’ lives and it actually saved Seattle more than \$2 million a year.

As former Seattle City Council member Peter Steinbruck commented after a council vote to site a homeless service center in a DESC building, “I doubt there’s another city in the U.S. that demonstrates a stronger commitment to the dire needs and dignity of homeless people.” Hobson has embodied that commitment in his life’s work.

*Caroline Bombar-Kaplan is Director of Media Relations for the Washington State Housing Finance Commission. For more information about the Margaret M. Sevy awards and other awards given at the 2010 Housing Washington conference, please visit [www.wshfc.org/conf](http://www.wshfc.org/conf).*

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## Housing Justice

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pays a living wage, they need healing, they need understanding, and they need compassion. They do not need the heavy hand of social control to keep them in their place.

We must do better than this. Without a tradition of mutual care and responsibility, no community can long survive. If we continue to allow homelessness to grow, I fear that the human cost of maintaining poverty over time will finally become unbearable in America, and the hope of this great nation will collapse under the weight of injustice.

Rabbi Sharon Brous is the founder of IKAR, a Jewish community in Los Angeles that stands at the intersection of spirituality and social justice. She says that a prayer from the Jewish High Holy Days reminds us that while we cannot control whether we live or die, we can control the way we are going to live. It means to go out and do these three things, she says. And since I am a minister, this is where you get your sermon.

- Build a spiritual life for yourself
- Fix your relationships
- Fight for justice

Ultimately, those are the three things that matter in life.

That's why we are here today, because we care, because homelessness is not acceptable to us, because we want to make a difference, and because we believe that we can!

*David Bloom is the founder and director emeritus of the Interfaith Task Force on Homelessness and the former associate director for urban ministry of the Church Council of Greater Seattle. This article is excerpted from a keynote speech given at The Creating the Political Will to End Homelessness conference on September at St. Mark's Cathedral in Seattle. Mr. Bloom may be reached at [ecurev@earthlink.net](mailto:ecurev@earthlink.net).*

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## WLIHA 2011 Agenda

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domestic violence, even though it is illegal to use this information as a basis for denying a rental application. The Fair Tenant Screening Act addresses all of this by requiring transparency and fair reporting standards, and creating a professional, portable screening report that tenants can pay for once and use for up to 60 days.

### Foreclosure Mediation and Protection

Two years after the financial crisis first hit, foreclosures continue to threaten the security of Washington's homeowners. A catastrophic combination of long-term unemployment, unethical lending practices, and suspect foreclosure proceedings have uprooted families and shaken our communities. According to RealtyTrac, Washington experienced a 154% increase in foreclosures between August 2009 and 2010. One in every 413 homes is in some phase of the foreclosure process, with King, Pierce, Snohomish, Clark and Spokane counties experiencing the highest rates of new foreclosure starts. Despite this dire picture, Washington can move to address the foreclosure crisis by simply requiring banks and homeowners to sit down together for mediation proceedings that provide the opportunity for a mutually beneficial work-out to be achieved.

### Encouraging the Donation of Surplus Properties for Affordable Housing

Our communities are dotted with surplus and underutilized publicly owned lands that could and should be put to good use. A substantial cost for affordable housing projects is the acquisition of land. Allowing nonprofit organizations to access surplus lands at market rate or below

could substantially reduce the cost of developing affordable housing, while supporting economic stimulus and development in our communities.

### Enacting Technical Fixes to the Mobile Home Landlord Tenant Act

Manufactured housing is an affordable homeownership choice for young families and seniors. Since most residents own their homes but not the land beneath them, their security is at risk. The Mobile Home Landlord Tenant Act was passed in 1977 in part to provide additional protections to households in this precarious situation. Over the years, the Act has been amended. The establishment of the attorney general's Dispute Resolution Program revealed ambiguities in the Act that hinder the efforts of the attorney general's office to resolve disputes in an equitable manner. The clarifications we request for the Act were previously introduced as HB 1908.

The work on this agenda is ongoing. The staff of the Housing Alliance will be working hard with our members and partners up until the first day of the legislative session to develop the materials and gather the data we need to make our case to the legislature. If you are interested in any of these policies and would like to learn more or to offer your support, please do not hesitate to contact me. I welcome your ideas, and I am happy to answer your questions.

*Michele Thomas is Director of Policy and Advocacy for the Washington Low Income Housing Alliance. For more information about the 2011 Legislative agenda, or about any aspect of WLIHA's work, please contact [michele@wliha.org](mailto:michele@wliha.org).*

# Unique Affordable Housing Development in White Center

By Joshua Okrent

On September 15th, a groundbreaking ceremony took place for Strength of Place Village in the White Center neighborhood of unincorporated King County. Strength of Place Village is a uniquely collaborative project representing the combined efforts of three different not-for-profit development organizations. Capitol Hill Housing is the lead housing developer, the White Center Community Development Association is the local sponsor and Delridge Neighborhoods Development Association secured the site in 2008 and will provide construction management services for the project. The project is owned by a tax credit limited liability company in which all three non-profit organizations have an ownership stake. Working together, these three organizations have joined forces to promote equitable development in White Center.

White Center is a unique community located in unincorporated King County, south of the city of Seattle and just north of the city of Burien, Washington. White Center is one of the most diverse areas in King County, and it is not without its challenges. Of the 32,000 residents in the neighborhood, half are people of color; one in five residents is Asian American and one in ten is Latino. According to the 2000 Census, median household income is \$40,000 compared to \$53,000 in King County. One in six people in White Center live in poverty, and one in three do not earn a living wage.

This project was initiated when the King County Sheriff's office identified a particularly difficult property with scattered development and a history of public safety concerns. The department asked the White Center Community Development Association (WCCDA) and Delridge Neighborhoods Development Association (DNDA) if they could collaborate on saving or



Executive Directors of Capitol Hill Housing, White Center Community Development Association and Delridge Neighborhoods Development Association with King County Executive Dow Constantine, Congressman Joe McDermott, and others at the groundbreaking for Strength of Place Village.

Photo courtesy of Capitol Hill Housing.

re-developing the property. The WCCDA and DNDA worked closely with the original owners of the property on those safety issues, and invited Capitol Hill Housing to serve as the lead developer to create new homes designed to be affordable to White Center residents. The site's neighbors were all informed of the future project and local residents were invited to be part of the design process.

The Strength of Place Village project is a unique partnership with broad popular support. Located on the corner of SW 100th Street and 13th Ave SW, the project will have 30 apartments ranging from one-bedrooms to three-bedrooms for low-income families making less than \$55,000 per year. SOPI Village will also deliver living-wage construction jobs to White Center and will be green built to the Washington State Evergreen Sustainable Development Standard. Six units at SOPI Village will be specifically set-aside as permanent supportive housing for families transitioning out of homelessness.

At the ground breaking, Executive Director Aileen Balahadia of the White Center Community Development

Association said "The strength of place you see here isn't just about the place at all...of the bricks and mortar of a building...or the dirt and soil that we're going to be breaking ground on today. White Center is truly special because our people make it so. And we choose to work the White Center way where community works side by side with partners, policymakers, institutions, to lead the kind of change residents want to see in their community."

Strength of Place Village is expected to open in June, 2011. This project is one of five projects in Washington state that received American Recovery and Reinvestment Act Tax Credit Assistance Program funding administered by the Washington State Housing Finance Commission. Other funders include Bank of America Merrill Lynch, Bill & Melinda Gates Sound Families Initiative, Impact Capital, King County, National Equity Fund, State of Washington Department of Commerce and Washington State Housing Finance Commission.

For more information on Strength of Place Village please visit [www.capitolhillhousing.org](http://www.capitolhillhousing.org).

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## Housing and Homelessness Advocacy Day 2011

2011 Washington Housing Advocacy Day will be held on February 14, 2011 from 9 a.m. – 3 p.m. Advocates meet at United Churches in Olympia for a day of education and lobbying. Please register at the Washington Low Income Housing Alliance website, [www.wliha.org](http://www.wliha.org).

## NCRC 2011 National Conference in Washington

The National Community Reinvestment Coalition 2011 annual meeting will take place April 13-16 at the Washington Court Hotel in Washington, D.C. Topics covered by the 2011 conference will include the creation and sustaining of affordable housing, job development, and vibrant communities for America's working families in a time of economic crisis. For more information and registration, visit [www.ncrc.org](http://www.ncrc.org).

## AHMA-CARH Convention April 19-20 in Tacoma

The 2011 joint Washington State Council for Affordable & Rural Housing – Affordable Housing Management

Association will be at the Tacoma Convention Center on Tuesday and Wednesday April 19-20, 2011. Over 700 industry leaders are expected to attend. Got to [www.ahma-wa.org](http://www.ahma-wa.org) or [www.ca-carh.org](http://www.ca-carh.org) for more information.

## National Community Reinvestment Releases New Report

The National Community Reinvestment Coalition (NCRC) recently released a new report which highlights innovative responses that state and local governments, community-based organizations, financial institutions, and other stakeholders have developed to stabilize communities, often with limited resources. The full report, including a list of best practices from across the nation is available at [www.ncrc.org](http://www.ncrc.org).