HOME Success Stories

Washington



The HOME Coalition 2015

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PROJECT HIGHLIGHTS

Location: Bellingham

Project: Rental Housing Development for Formerly Homeless Veterans

HOME: \$315,000

Total Cost: \$9.7M

Other Federal: \$8.1M Low Income Housing Tax Credits, HUD-Veterans Affairs Supportive Housing (VASH) Vouchers

Units: 42

District: WA-01

HOME SUCCESS STORY

Washington

City of Bellingham

With nearly 84,000 residents, the City of Bellingham, Washington believes that decent, affordable housing is vital to the health of its community and its residents. To help meet the significant need for affordable housing for low-income families, the city provides financial assistance to support the construction, preservation, and operation of such housing.

Bellingham's housing programs improve the quality of life in the community, provide assistance to low- and moderate-income households, preserve the existing housing stock in its neighborhoods, and provide employment opportunities for local contractors.

The City of Bellingham uses HOME Investment Partnership (HOME) funds to construct and preserve affordable homeownership and rental housing opportunities for low-income families and to provide rental assistance to very low-income tenants.

Francis Place

Responding to the needs outlined in Whatcom County, Washington's 10-year plan to end homelessness, the City of Bellingham partnered with Catholic Housing Services (CHS) to complete Francis Place in July 2015.

The new, 42-unit development uses an efficient, coordinated-entry system and serves young adults (ages 18 to 24), veterans, and chronically homeless individuals. Francis Place uses the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to ensure that it meets the needs of the most vulnerable homeless individuals.

Without HOME, Francis Place would not have been possible. To support the development of \$9.7 million Francis Place, the City of Bellingham provided \$315,000 in HOME funds and another \$362,000 of voter-approved housing levy funds. The Washington State Housing Finance Commission allocated \$8.1 million in Low Income Housing Tax Credits. Bellingham also provided nearly \$1 million for case management services and rental assistance.



Thanks to this investment, Dan, a new resident at Francis Place, now has a place to call home. After years of experiencing homelessness, he moved into the property in July 2015. At first, he struggled to connect with others. The years he spent being homeless left him feeling isolated. He would often shuffle around the community room without raising his head or acknowledging anyone nearby.

After a month of living at Francis Place, Dan now feels comfortable enough to interact with other residents and staff. Having a stable, supportive community to call home has given Dan the boost he needed in confidence and self-esteem.

Max Benson (360) 377-7738 maxb@community frameworks.org

PROJECT HIGHLIGHTS

Location: Spokane

Project: Senior Rental

Housing

HOME: \$249,000

Total Cost: \$8.6M

Other Federal: \$3M Low Income Housing Tax Credits, \$4.1 Section 202 Supportive Housing for the Elderly

Units: 50

District: WA-05

HOME SUCCESS STORY

Washington

Community Frameworks

Community Frameworks is a 501(c)(3) nonprofit organization and a NeighborWorks® America Chartered Member based in Washington State. With offices in Spokane and Bremerton, the organization serves communities in Washington, Oregon, Idaho, and Montana.

Since 1974, Community Frameworks' mission has been to support and develop affordable housing as a foundation upon which individuals, families, and neighborhoods can build vital communities. To accomplish this mission, it develops affordable, supportive multifamily housing, provides homeownership opportunities for hard-working families, and teaches and counsels families on budgeting, credit, and homeownership topics. Community Frameworks also partners with cities, counties, small municipalities, nonprofits, and others throughout the Northwest region, providing technical assistance, financing, and other assistance to help develop affordable housing.

Lilac Terrace

In 2009, Community Frameworks finished construction on Lilac Terrace, an \$8.6 million 50-unit independent-living senior housing development in Spokane, Washington. The project—along with the 174-unit Lilac Plaza development that was originally built in 1972—are known as the Lilac Plaza Retirement Community and are exclusively targeted to low-income seniors earning less than 60 percent of the area median income. Most residents are in their mid-80s and many live on Social Security Survivors Benefits, having never worked outside the home.

Lilac Terrace provides attractive housing and a supportive community for seniors who do not have many other housing options. Moreover, the development helps residents stay active and engaged, allowing them to avoid assisted living. Residents have an exercise room, computer room, craft room, classes, raised garden beds, and access to meal service and social activities, including a very active Nintendo Wii bowling league.



Community Frameworks served as the development consultant on the Lilac Terrace project, which is owned and managed by Spokane Baptist Association Homes (SBAH). Community Frameworks secured all of the financing, assembled the development team, and managed the project from predevelopment to completion. The development was financed with nearly \$250,000 in HOME Investment Partnerships (HOME) funds, \$3 million in Low Income Housing Tax Credits, and \$4.1 million in funding from U.S. Department of Housing and Urban Development's Section 202 Supportive Housing for the Elderly program.

For too many seniors living on a fixed, low income, it is incredibly difficult to find a safe, decent, and affordable place to call home. With HOME, local organizations and Congress can help create new opportunities for senior housing.

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PROJECT HIGHLIGHTS

Location: Deer Park

Project: Rural Habitat For Humanity Homebuyer Assistance

HOME: \$300,000

Total Cost: \$1.5M

Other Federal: \$150,000 Self-Help Homeownership Opportunities Program

Units: 10

District: WA-05

HOME SUCCESS STORY

Washington

Habitat for Humanity-Spokane

Habitat for Humanity-Spokane was founded in 1987 as an affiliate of Habitat for Humanity International. Since the day Habitat for Humanity-Spokane finished its first home in 1988, its mission and vision has been anchored by its dedication to ending the cycle of poverty housing. Habitat for Humanity-Spokane believes that everyone deserves a safe, decent, and affordable place to live and grow. Together with the help from the Spokane, Washington community and others, the organization builds hope, communities, and homes.

With the assistance of the HOME Investment Partnerships (HOME) program, Habitat for Humanity is able to provide homebuyer assistance to the hardworking and deserving families of Spokane.

Hope Meadows

In 2015, Habitat for Humanity-Spokane completed ten energy-efficient, healthy, affordable homes, nestled in the Hope Meadows community in rural Deer Park, Washington. The organization built these homes to not only provide stability for low-income families earning less than 60 percent of the area median income, but to serve as an asset to eliminate poverty for generations, spur economic growth in communities that need it, and further civic responsibility for the families that live in them.

The Shawvers are one of the ten families now living in the Hope Meadows community after struggling to keep their small carpet cleaning business afloat, while raising a large family. For nearly 20 years, Kevin and Kathy Shawver lived in a once-condemned trailer outside of Deer

Park. They used a propane generator to power their home during certain intervals of the day and a wood-burning stove to provide heat. Every morning during the winter months, the Shawvers woke up to ice crystals in their kitchen.

Under Habitat for Humanity-Spokane's Homeownership program, the Shawvers contributed 500 hours of sweat equity to build their own home. They saved money to pay for closing costs and took first-time homebuyer education and wealth management courses. In partnership with Spokane County Department of Housing and Community Development, the Shawvers and nine other families also received down payment assistance. This assistance was funded with \$300,000 in HOME funds and \$150,000 from the Self-Help Home Ownership Program (SHOP).

Today, the Shawvers are proud homeowners and are grateful for programs like HOME that help low-income families access safe, decent, and affordable housing.



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PROJECT HIGHLIGHTS

Location: Bainbridge Island

Project: Homebuyer Assistance

HOME: \$781,000

Total Cost: \$5M

Other Federal: \$270,000

Self-Help

Homeownership
Opportunities Program

Units: 24

District: WA-06

HOME SUCCESS STORY

Washington

Housing Resources Bainbridge

Housing Resources Bainbridge (HRB) is Bainbridge Island, Washington's only independent, nonprofit, affordable housing provider and advocate. Because of escalating rents and real estate prices, it is HRB's mission to develop and maintain affordable housing on the island and to educate the community about this critical need.

Established in 1989, HRB is a community land trust that provides long-term rental housing, rental assistance, rental referrals, and below market rate homeownership opportunities for low-income families. HRB also matches owners and tenants, provides home modifications to enable the elderly and disabled to live independently, and partners with other organizations to offer financial education courses.

HRB's portfolio includes 89 affordable rental units and 30 owner-occupied homes that will remain affordable forever under the community land trust model.

Ferncliff Village

Ferncliff Village is the culmination of a dream that started at HRB in 2007 with the donation of a six-acre parcel of land near downtown Bainbridge Island in Washington. Connected to Seattle by ferry, housing prices on rural Bainbridge Island have risen quickly over the last 30 years, and many workers are unable to purchase a home in the community.

This generous donation is dedicated to providing housing for teachers, public employees, business owners, and service employees in the area. HRB quickly decided that the community land trust model would be the best way to build and keep this housing affordable in perpetuity.



Working with Kitsap County, HRB was able to secure \$680,000 in HOME Investment Partnerships (HOME) funds through the competitive grant process, \$101,000 in HOME Community Housing Development Organization (CHDO) funds, a \$270,000 Self-Help Home Ownership Program (SHOP) grant, and numerous generous private donations, for a total project cost of \$5 million.

In total, 24 single-family homes were built and sold to low- and moderate-income families in Ferncliff Village. Homeowners included public employees, teachers, writers, construction workers, architects, restauranteurs, small business owners, nonprofit employees, and retirees. These owners now have stable homes with affordable, fixed-rate mortgages and are earning equity in their homes that will be realized at the time of sale.

The Ferncliff Village project was completed in 2013, and the homes will remain affordable for the community of Bainbridge Island in perpetuity.

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PROJECT HIGHLIGHTS

Location: Kirkland

Project: Rental Housing Development For Low-Income and Formerly Homeless Families

HOME: \$1.7M

Total Cost: \$16.3M

Other Federal: \$10.8M Low Income Housing Tax Credits

Units: 58

District: WA-01

HOME SUCCESS STORY

Washington

Imagine Housing

Imagine Housing is the largest nonprofit organization in East King County, Washington dedicated solely to developing affordable rental homes for very low-income families and supporting their efforts to lead more successful lives. By offering stable housing, education, guidance, and encouragement to residents, Imagine Housing builds hope, improves economic vitality, and strengthens the community for everyone who lives on the Eastside. Imagine Housing envisions an interconnected and welcoming community where all people can love, learn, work, and play.

Imagine Housing strives to transform the community, making an immediate and long-term impact. It does this by developing innovative solutions based on stability, integrity, and long-term viability, partnering with organizations and individuals to broaden the organization's effectiveness, and always engaging the public.

Velocity

In 2014, Imagine Housing developed Velocity, a \$16.3 million, 58-unit, affordable rental housing project in Kirkland, Washington, that is exclusively targeted to low-income individuals and households earning less than 60 percent of the area median income. Eight of the units are set aside for families transitioning out of homelessness.

In addition to providing residents with a safe, decent, and affordable place to call home, Velocity also provides access to staff who can connect residents to the supportive services, assistance, and resources they need to thrive. The development also operates a Kids Club to help students

with their homework two days a week. In doing so, Velocity helps to create a sense of normalcy and belonging, especially for those families transitioning from a homeless shelter.

The development also offers internet access in all of the common areas, a coffee-shop-inspired library space, a rooftop garden with walking paths, and a gas barbeque. A rooftop community room hosts a variety of activities and services designed to enhance the residents' lives and promote opportunity for movement within the community. Moreover, Velocity meets Evergreen standards for energy efficiency, saving valuable resources and contributing to a clean planet.

With Velocity, Imagine Housing has helped address the critical lack of affordable housing in the area. The development would not have been possible without the support of \$1.7 million in HOME Investment Partnerships (HOME) funds as gap financing.



Photo Credit: William Wright Photography

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PROJECT HIGHLIGHTS

Location: Seattle

Project: Rental Housing Development for Formerly Homeless Seniors and Veterans

HOME: \$1.4M

Total Cost: \$13M

Other Federal: \$9.5M Low Income Housing Tax Credits

Units: 60

District: WA-09

HOME SUCCESS STORY

Washington

Low Income Housing Institute

The Low Income Housing Institute (LIHI) develops, owns, and operates affordable housing for the benefit of low-income, homeless, and formerly homeless people in Washington state. LIHI advocates for just housing policies at the local and national levels and administers a range of supportive service programs to assist those it serves in maintaining stable housing and increasing their self-sufficiency.

Founded in 1991, LIHI has grown to be one of the most productive affordable housing developers in the Northwest. LIHI owns and/or manages over 1,700 housing units at 50 sites in six counties throughout the Puget Sound region. Eighty percent of LIHI housing is reserved for households earning less than 30 percent of the area median income.

Ernestine Anderson Place

Ernestine Anderson Place (EAP), located in Seattle, Washington, is a five-story, newly constructed affordable housing development, built in the transit-oriented Central Area adjacent to downtown and Capitol Hill. Of the 60 units at EAP, 45 are set aside for formerly homeless seniors under the Housing First model. Eight units are reserved for homeless veterans.

As the developer, owner, and manager of EAP, LIHI has helped address the critical lack of affordable housing for the estimated 1,000 seniors who are homeless in King County.

The EAP development opened on February 8, 2013, a date declared Ernestine Anderson Day by Mayor Mike McGinn. EAP is named in honor of legendary jazz singer Ernestine Anderson, an international star from Seattle's Central Area and graduate of Garfield High School.

EAP features community space for residents, including a large resident lounge, TV viewing area, exercise room, library with free, internet-enabled computers, classroom, an outside patio garden, and social service offices for Sound Mental Health. The development is "built green" and meets

the state's Environmental Sustainable Design Standard (ESDS) that is modeled on the Enterprise Community Green Communities effort. The building features energy-efficient insulation, Energy Star appliances, dual-flush toilets, reduced-flow faucets, and washable, no-wax floor surfaces.

The City of Seattle contributed \$1.3 million in HOME funds to the \$13 million project, allowing the development to serve individuals and families with limited incomes. Without HOME, EAP would not have been possible.

EAP was selected by Affordable Housing Finance (AHF) as a notable senior housing project, and in 2013, it received a Charles L. Edson Tax Credit Excellence Award Honorable Mention.



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PROJECT HIGHLIGHTS

Location: Grandview

Project: Rural Rental Housing Development for Farmworkers

HOME: \$781,000

Total Cost: \$8.3M

Other Federal: \$7.5M Low Income Housing Tax Credits

Units: 41

District: WA-04

HOME SUCCESS STORY

Washington

Office of Rural and Farmworker Housing

The Office of Rural and Farmworker Housing (ORFH) is a private, statewide nonprofit corporation that helps develop and preserve affordable housing for farmworkers and other rural residents in Washington State. ORFH's mission is to improve the lives of farmworkers and low-income individuals in rural communities through affordable housing, advocacy, building financial assets, and other innovative solutions.

ORFH provides direct, comprehensive development services to local nonprofit corporations, housing authorities, growers and employers, and others interested in developing new or preserving existing affordable housing.

To date, ORFH has secured and managed over \$150 million to develop more than 1,500 housing units, serving some 7,500 rural residents. An additional 250 housing units are in planning and development and will serve an additional 1,000 residents.

Sor Juana Inés Court

The City of Grandview is located in rural, Yakima County, Washington and has an agriculturally based economy. Unfortunately, many of the families that harvest the Yakima Valley's fields and orchards struggle to access the community's housing market.

According to the State of Washington, the average annual earnings in production agriculture is just \$20,974, due largely to the seasonal nature of agricultural work. At that income, the average farmworker household of four can only afford to rent a studio apartment in Grandview.

To address the critical lack of farmworker housing, ORFH partnered with Genesis Housing Services to develop Sor Juana Inés Court, a 41-unit affordable housing development in Grandview. Overall, 30 of the units are set aside for farmworkers and their families, while the remaining units are open to low-income families.



Completed in 2013, the \$8.3 million Sor Juana Inés Court development was financed with \$781,000 in HOME Investment Partnerships (HOME) funding and nearly \$7.5 million in Low Income Housing Tax Credits.

The National Equity Fund served as the Housing Credit investor.

Without HOME—and the partnership between ORFH and Genesis Housing Services—the Sor Juana Inés Court development would not have been possible.

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PROJECT HIGHLIGHTS

Location: Vancouver

Project: Tenant-Based Rental Assistance

HOME: \$15,000

Total Cost: \$15.000

Other Federal: N/A

District: WA-03

HOME SUCCESS STORY

Washington

Share Vancouver

Share Vancouver's (Share) mission is to lead the hungry and homeless to self-sufficiency by providing food, shelter, housing, education, advocacy, and compassion through the strength of the Vancouver, Washington community.

Share operates three shelters for the homeless, a transitional housing program, a street outreach program, a Housing & Essential Needs (HEN) program, and case management. The organization provides daily meals for the homeless and low-income members of the community, in addition to operating a summer meals program for low-income children. Additionally, Share offers financial education courses and matched savings accounts to help families improve their credit scores and financial management.

The Blanchard Family

Before Ms. Amber Blanchard learned about Share in 2013, she had been in and out of jail and struggled to provide for her young daughter. Now, she credits the organization and it's ASPIRE program with helping her break the destructive cycle in her life.

Share's ASPIRE program provides a coordinated system of case management, housing, and connection to supportive services in Vancouver, Washington for homeless families and individuals. This includes resource education for employment training, family counseling, debt reduction, budgeting, drug and alcohol abuse domestic violence counseling, mental health, parenting, life skills, childcare referral, and transportation.

Under the ASPIRE program, Ms. Blanchard took classes to help her learn how to stay on budget and prioritize spending. "I learned the first thing I always need to do is pay rent." Over time, she built a rapport with her landlord and learned how to communicate quickly when issues arose. Moreover, she has been committed to maintaining her sobriety and has participated in a Return-To-Work trial period under her social security benefit.



With the help of \$15,000 in HOME Investment Partnerships (HOME) funds, Share was able to provide Ms. Blanchard with rental assistance so that she could afford to live in a safe and decent home with her daughter and continue her journey to becoming self-sufficient.

"I can't thank Share enough. I'm a totally different person today, and I'll always be grateful for the support, classes, and caring that Share gave to me."