

# Affordable Housing News Update

December 9, 2011



## 2012 Washington Legislature—our agenda

### Invest in the Housing Trust Fund

**It should be possible for working families and vulnerable people to afford housing and still have enough money for the basics like groceries, gas and childcare.**

The Housing Trust Fund is Washington's mechanism for ensuring access to housing for working families and vulnerable individuals. Since 1989, investments in the Housing Trust Fund have leveraged more than \$3 billion from private and public sector support to build or preserve more than 36,000 homes across the state. Investments in the Housing Trust Fund create thousands of jobs in residential construction – one of the sectors hit hardest by the recession.

The Housing Trust Fund invests in quality, affordable homes that allow people to improve their lives, while reducing or eliminating their need for social services. Investments in the Housing Trust Fund help to stimulate Washington's local economies—creating healthier, vibrant and affordable communities across the state.

**A new investment in the Supplemental Budget will allow Washington to address the growing need and the backlog of the affordable housing pipeline.**

### Provide Opportunity for Some of Washington's Most Vulnerable

Preserve the Housing & Essential Needs Program

In 2011, HB 2082 eliminated the Disability Lifeline-Unemployable (DLU) cash grant program and created the new Housing and Essential Needs program. Previously, the DLU program received an allocation of \$168 million, which funded small, monthly cash stipends of \$198.00. The Housing and Essential Needs program, funded with \$64 million, is charged with preserving or creating housing for the former DLU clients, almost all of whom are homeless or at risk of becoming homeless. The legislature also recognized that only a fraction of the previously served population would be reached due to the significant decrease in funding.

The new Housing and Essential Needs program is currently being implemented by the Department of Commerce and counties across the state are creating innovative and integrated programs that meet the statutory requirements. The population served by this program is very vulnerable and have already suffered repeated cuts to safety net support services. This population is by definition disabled and unemployable, and is already struggling to live with zero cash. Any action to eliminate the last remaining support - the Housing and Essential Needs

### Enact Revenue to Avoid Cuts to Services and Programs

**The Housing Alliance encourages our elected officials to continue to explore new sources of revenue, including taxes, and to preserve critical social services including Disability Lifeline, Basic Health, Childcare support and others.**

## Highlights

- [EXCELLENCE IN AFFORDABLE HOUSING AWARDS 2011](#)
- [NEW HUD INCOME LIMITS](#)
- [FUNDING](#)
- [PIERCE COUNTY HOUSING MARKET](#)
- [POVERTY: 2000-2010](#)

### Protect Revenue to Fight Homelessness

HB 2048/Kenney and SB 5952/Kohl-Welles

HB 2048/SB 5952 will reaffirm the state's commitment to ending homelessness. It will do this by extending the sunset of a \$20 document recording fee currently set to expire in 2013. The \$20 fee will be extended for four years and a new \$10 fee will be added to help make up for lost revenue to state and county homeless programs. In addition to filling a revenue gap, the new fee is intended to help increase cooperation between state & local government, service providers and private landlords and is set to expire in 2015 to evaluate its success. The need in Washington State is great:

- More than 124,000 extremely low-income families across the state are paying more than half their income towards rent, putting them at high risk of homelessness, while many who are already homeless are having a harder time exiting due to the hard economy and fewer opportunities available.
- Almost 890,000 people in our state now live below the federal poverty line. For a family of four, that means surviving on less than \$23,000 a year.

**Register Today  
for Housing & Homelessness Advocacy Day**

**Register TODAY** and join hundreds of advocates at Housing and Homelessness Advocacy Day on Friday, January 20, 2012.

Attending HHAD is an opportunity to join together as a visible and powerful community and to bring a unified message to our elected officials.

**Register TODAY** to reserve your spot for a pre-HHAD training.

## Consortium honors affordable housing excellence

On October 20 the TPCAHC presented awards in four categories of excellence. The event—at Annie Wright School in Tacoma—was highlighted with a welcome address by Senator Debbie Regala to auction many local officials, building professionals, and members of the Consortium. The follow awards were made:

**ADVOCACY: Representative Tina Orwall & Bruce Neas - Foreclosure Fairness Act**  
Representative Tina Orwall became the prime sponsor of HB 1362 improving notification of borrower rights in foreclosure, increasing the number of housing counselors working with homeowners, and providing a process for homeowners to meet face-to-face with lenders to resolve potential foreclosure. Bruce Neas, Attorney with Columbia Legal Services, led negotiations with lender representatives, helped devise a funding mechanism by which the lender and the borrower pay for mediation if needed, and integrated the existing foreclosure counseling program into the process. The Foreclosure Fairness Act passed, becoming effective July 22, 2011. Statewide the number of available housing counselors has doubled, 175 mediators have been trained, and 537 mediation referrals have been made. Mr Neas continues to work with government entities to implement the law.



**COMMUNITY IMPACT: Rebuilding Together South Sound**  
Rebuilding Together South Sound collaborates with community partners to provide free home repairs for low-income homeowners who are elderly or disabled, or are families with children. They specialize in modifications for the home to keep it safe as people age and their physical needs change. In the last 10 years, they have repaired or modified 370 homes and 14 non-profit facilities in the South Sound, with a market value of more than \$4.4 million and directly impacting nearly 1,200 people. In the last fiscal year, 37 ramps and porches have been built or repaired, 28 grab bars installed, 8 roofs repaired or installed, and electrical and plumbing repairs were made at 17 homes, with a market value of nearly \$700,000.



**INNOVATION: YWCA Pierce County - The Wilsonion**  
The YWCA purchased the Wilsonion Apartments in December 2008. Believing that even in a down economy, they could raise \$5 million to create a better space for women and children fleeing domestic violence, they raised the funds for a complete renovation, with the goal that it be a place anyone would want to live. They broke the stereotype of shelters as confidential locations; it is safe, not secret. The shelter went from 50 to 80 beds, including 23 new bunk beds for kids as a result of partnerships with local companies. Every unit was adopted by interior designers, adding another \$500,000 of in-kind donations. Creating privacy for each family has allowed the YWCA to operate with fewer staff, meaning that even with state budget cuts—at least so far—they have not had to reduce these critical services.



**SUSTAINABILITY: Puyallup Tribal Housing Authority - NE Longhouse Project**  
PTHA was tasked with building a culturally relevant development that protected the natural environment including a protected wildlife corridor, left a small carbon footprint, included the existing apartment complex and the surrounding community, used energy saving heating systems to save low-income tenants money on utilities, and created a park-like setting that preserved the open space. PTHA designed a multi-family living space modeled after traditional longhouses. The project involved residents and members of the community, creating a sense of local pride. The first longhouse building has five 1-bedroom and five 2-bedroom units. The design included renovation of an old community building on the site that had become an eyesore. It also included rain gardens, geothermal heating, walking trails, and a play area.



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**2012 HUD Income Limits - Tacoma WA**

Effective 12-01-2011

Household Size	1	2	3	4	5	6	7	8
<b>FY 2012 Median</b>				<b>71,700</b>				
<b>80% OF MEDIAN</b>	<b>40150</b>	<b>45900</b>	<b>51650</b>	<b>57350</b>	<b>61950</b>	<b>66550</b>	<b>71150</b>	<b>75750</b>
<b>50% OF MEDIAN</b>	<b>25100</b>	<b>28700</b>	<b>32300</b>	<b>35850</b>	<b>38750</b>	<b>41600</b>	<b>44500</b>	<b>47350</b>
<b>30% OF MEDIAN</b>	<b>15050</b>	<b>17200</b>	<b>19350</b>	<b>21500</b>	<b>23250</b>	<b>24950</b>	<b>26700</b>	<b>28400</b>

**City of Tacoma Funding**

City of Tacoma's application process for the Community Development Block Grant (CDBG) Program and HOME Investment Partnership Program (HOME). This process is designed to give each proposal equal consideration. Should additional assistance in preparing an application be needed, contact James Colburn at (253) 591-5221 or Ric Teasley at (253) 591-5238.

**Funding Categories** Applications for Community Development Block Grant (CDBG) or HOME Investment Partnership (HOME) funding will be accepted for the following activities:

Housing Assistance (e.g. home repair, blight removal)  
 Community/Economic Development  
 Capital Improvements/Public Facilities

*(Note: Applications for specific housing development projects are not available at this time, but will be available in early 2012 for the next round of funding)*

**Proposal Submission Period**

The submission period for funding will **begin December 5, 2011, and end at 5:00 p.m., Monday, January 9, 2012.** All completed applications must be time and date stamped by the Community and Economic Development Department, 747 Market Street, Suite 1036, Tacoma, Washington 98402. Online applications are available for organizations seeking funding in the following categories:

Home Repair/Blight Removal Services  
 Community & Economic Development  
 Capital Improvements/Public Facilities  
 Human Services

You can access information and application forms for housing, community & economic development and capital improvement/public facility projects at: [www.cityoftacoma.org/conplan](http://www.cityoftacoma.org/conplan). For human services, similar information and forms are available at [www.cityoftacoma.org/hspc](http://www.cityoftacoma.org/hspc). You must turn in a completed application by 5 p.m., Monday, Jan. 9, 2012. For more information on human service applications, please call (253) 591-5058 or for housing and capital projects call (253) 591-5221.

**Public Hearing**—CDBG & HOME Program: **Thursday, Dec. 8 at 6 p.m. Tacoma Municipal Building North 733 Market St., Room 16**

## ***Two Generations in Poverty: Status and Trends among Parents and Children in the United States, 2000-2010***

By Zakia Redd, M.P.P., Tahilin Sanchez Karver, M.P.H., David Murphey, Ph.D., Kristin Anderson Moore, Ph.D., and Dylan Knewstub, B.A. November 2011

**Overview.** *The release of the most recent official Census poverty data confirms that American families are still reeling from the Great Recession. As would be expected during a period of sharp economic downturn, between 2009 and 2010, rates of poverty and low-income status increased across a wide spectrum of families in the United States, particularly among those headed by women. In 2010, 15.1 percent of the U.S. population lived in poverty, up from 14.3 percent in 2009. These numbers reflect broad increases in poverty rates experienced by Blacks, Hispanics and Whites, as well as by all age cohorts, with the exception of adults over age 65. The overall rate of poverty masks much higher rates within particular sub-groups, such as single-mother families, with a poverty rate of 40.7 percent in 2010.*

*As poverty has become more widespread in the United States, it is important to acknowledge the large body of research documenting the association between poverty or economic hardship and negative outcomes for parents, especially women, and their children. One of the primary concerns about families living in poverty, particularly single parents and children, is that, due to their limited financial resources, they may experience material hardships and struggle to meet basic needs for food, housing, clothing, and so on. However, research on poverty finds that its effects extend beyond purchasing power and into other aspects of life.*

*Adults living in poverty experience a wide range of physical and mental health problems, as well as negative social, education, and employment outcomes. Among parents, in particular, poverty and economic hardship is associated with psychological distress and parental aggravation, among other negative outcomes. Among children, the effects of poverty are potentially even more pervasive and long-lasting, which is significant, given that they are the age group in which poverty is most prevalent. In addition, children in single parent households are increasingly likely to live in poverty. Indeed, a large body of literature has focused on the relationship between childhood poverty and short and long-term outcomes in childhood, adolescence and adulthood, and also finds negative effects on social, health, and educational outcomes. Children experiencing early poverty, deep poverty, and persistent poverty are especially likely to experience deleterious longer-term effects on their development and life circumstances, such as an increased likelihood of economic hardships in adulthood. In fact, several studies indicate a strong intergenerational connection, with poor children much more likely to grow up to be poor themselves. Furthermore, individuals living in areas with higher levels of poverty are more likely than those living in low-poverty neighborhoods to experience negative outcomes, ranging from higher levels of low birth weight to other health, social and educational and parenting outcomes.*

**Full Article:** [http://www.childtrends.org/Files//Child\\_Trends-20111128\\_RB\\_PovertyStatusTrends.pdf](http://www.childtrends.org/Files//Child_Trends-20111128_RB_PovertyStatusTrends.pdf)

Commissioned by: Ascend at the Aspen Institute and Communications Consortium Media Center, Washington, DC © 2011 Child Trends

**POVERTY: TOP TEN FACTS:** <http://www.affordablehousingconsortium.org/index.php/PolicyDataResources/>