



Skagit County HOME Consortium

Annual Action Plan

FY 2019

**Incorporating
Amendments to FY 2018-2022 Consolidated Plan,
Amendments to FY 2018 Action Plan,
Amendments to the FY 2017 Action Plan,
Amendments to the FY 2016 Action Plan,
Amendments to FY 2015-2017 Consolidated Plan,
and
Amendments to Citizen Participation Plan**

Table of Contents

EXECUTIVE SUMMARY	3
AP-05 EXECUTIVE SUMMARY - 91.200(c), 91.220(b)	3
PR-05 LEAD & RESPONSIBLE AGENCIES - 91.200(b)	6
AP-10 CONSULTATION - 91.100, 91.200(b), 91.215(L)	7
AP-12 PARTICIPATION - 91.401, 91.105, 91.200(c).....	10
AP-15 EXPECTED RESOURCES - 91.420(b), 91.220(c)(1,2)	12
ANNUAL GOALS AND OBJECTIVES.....	16
AP-35 PROJECTS - 91.420, 91.220(d)	18
AP-38 PROJECT SUMMARY	19
AP-50 GEOGRAPHIC DISTRIBUTION - 91.420, 91.220(f)	25
AFFORDABLE HOUSING	27
AP-55 AFFORDABLE HOUSING - 91.420, 91.220(g)	27
AP-60 PUBLIC HOUSING - 91.420, 91.220(h)	28
AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES - 91.420, 91.220(i)	31
AP-75 BARRIERS TO AFFORDABLE HOUSING -91.420, 91.220(j)	33
AP-85 OTHER ACTIONS - 91.420, 91.220(k).....	34
PROGRAM SPECIFIC REQUIREMENTS	40

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Executive Summary presents the principal recommendations concerning funding, priorities and related policy matters covered in the body of the document.

The Skagit County Consortium (Consortium) was organized in June 2014 and is comprised of three counties (Skagit, Island, and Whatcom) and 16 towns and cities in the three counties. The Consortium has been structured so that all three counties and 16 of the 21 municipalities within these counties are members. The City of Sedro-Woolley in Skagit County elected not to join during the formation of the Consortium but may reconsider membership at a later date. The City of Bellingham in Whatcom County already administers its own HOME program.

The participating municipalities include:

Island County: Oak Harbor, Langley, Coupeville

Skagit County: Anacortes, Mount Vernon, Burlington, Hamilton, Concrete, Lyman, La Conner

Whatcom County: Ferndale, Lynden, Sumas, Blaine, Everson, Nooksack

Skagit County has been designated as the lead entity for the Consortium.

The Annual Action Plan is a component of the five-year Consolidated Plan and is designed and intended to satisfy the yearly statutory requirements of the Skagit County Consortium and its participating jurisdictions to receive funding allocations from the Department of Housing and Urban Development (HUD) through the HOME Investment Partnerships Program (HOME) and the Community Development Block Grant Program (CDBG).

The Plan covers the 2019 program year. HOME funding is designed to help participating jurisdictions implement local housing strategies designed to increase the supply of decent, affordable housing for low- and very low-income households.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Final award amounts were released by the US Department of Housing and Urban Development in mid-April. Skagit County’s award represents 95% of FY 2018 funding. Skagit County HOME Consortium proposes allocating its FY 2019 HOME allocation of \$876,962 per the following budget. Project descriptions are included in the full Action Plan.

Skagit HOME Consortium Budget FY 2019

2019 Program Areas & Projects	Program Areas		Projects	
	%	\$	%	\$
Consortium Housing Development	0.35	\$ 306,937		
Oak Harbor Housing			0.15	\$ 46,041
Skagit Permanent Supportive Hsg			0.85	\$ 260,896
CHDO Housing Development	0.15	\$ 131,544		
Oak Harbor Housing			1.00	\$ 131,544
CHDO Operating Support	0.05	\$ 43,848		
Opportunity Council/Oak Harbor			1.00	\$ 43,848
Island County TBRA	0.08	\$ 70,157		
Skagit County TBRA	0.15	\$ 131,544		
Whatcom TBRA	0.12	\$ 105,235		
Administration & Planning	0.10	\$ 87,696		
Total	1.00	\$ 876,962		

Skagit HOME Consortium Budget FY 2019

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The 2018 program year was the most successful yet, as committed funds for development and TBRA activities were spent and households were finally able to benefit from the HOME program. The Consortium still has a significant amount of work to do related to program infrastructure development and interlocal risk-sharing. A new emphasis on rental housing development has been driven by community and decision-makers' desire to increase the supply of affordable housing, particularly as voucher holders have struggled to find private landlords willing to serve them.

Program performance is discussed in more detail in the Consolidated Annual Performance Evaluation Report (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Summary from citizen participation section of plan.

The Consortium consulted with key stakeholder groups and organizations in the process of developing this Action Plan, including:

PUBLIC HEARING PROCESS: The first public hearing on the Action Plan was held on April 9, 2019, following a 14-day public notice that was published in the Skagit Valley Herald in English and Spanish. The purpose of the hearing was to obtain the views of citizens and other interested parties on the housing development needs of the Consortium region while the draft Action Plan was prepared. The draft Action Plan was available for review and comment by the public between March 22, 2019 and April 23, 2019. On April 23, 2019, a second public hearing was held on the draft plan.

STAKEHOLDER SOLICITATION: The consortium sent out emails to all the cooperating jurisdictions, nonprofit organizations, and individual stakeholders soliciting participation in developing the 2019 Action Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Skagit County received two public comments regarding the plan including a comment expressing support for affordable homeownership and a comment expressing support affordable housing development and regional cooperation.

6. Summary of comments or views not accepted and the reasons for not accepting them

n/a

7. Summary

The Skagit County Consortium's 2019 Action Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources.

[Return to top of document](#)

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SKAGIT COUNTY	Special Projects Administrator
HOME Administrator	SKAGIT COUNTY	Public Health

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Kayla Schott-Bresler
Assistant Director
Skagit County Public Health
700 South Second Street, #301
Mount Vernon, WA 98273
kaylasb@co.skagit.wa.us
(360) 416-1520

[Return to top of document](#)

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

As part of developing this Action Plan, Skagit County and participating jurisdictions undertook an outreach program to consult and coordinate with nonprofit agencies, affordable housing providers, government agencies, and other entities. The outreach program has been summarized in the Executive Summary and Citizen Participation sections of the Consolidated Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

During the development of the Annual Action Plan, the Consortium consulted municipal officials, non-profit agencies, public housing agencies, community housing development organizations, governmental agencies and the Continuum of Care in all three Consortium counties. The Consortium held three public hearings during the development of the Plan to gain feedback on the proposed use of Consortium Home funds. A draft of the action plan was also made available for a public review period.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Consortium has incorporated into the Strategic Plan, elements of all three local Continua of Care plans to end homelessness (Island, Skagit, Whatcom counties), which comprise the blueprint for prioritizing the use of HOME and CDBG funds toward the goals of ending homelessness in the Consortium region.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Skagit Consortium does not receive ESG funding.

2. Agencies, groups, organizations and others who participated in the process and consultations

[Return to top of document](#)

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ISLAND COUNTY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Skagit County asked Island County to review and provide input on the Action Plan. Skagit County also asked Island County to solicit comments from nonprofits in Island County. More proactive outreach may be needed as no comments were received.
2	Agency/Group/Organization	Whatcom County Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Skagit County asked Whatcom County to review and provide input on the Action Plan. Skagit County also asked Whatcom County to solicit comments from nonprofits in Whatcom County. More proactive outreach may be needed as no comments were received.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agencies who were excluded from consultation.

Please see narrative below for additional agencies consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Skagit County	Prioritization of homeless households
Continuum of Care (Island County 10-Year Plan)	Island County Human Services	Prioritization of homeless households
Continuum of Care (Whatcom County 10-Year Plan)	Whatcom County Health Department	Prioritization of homeless households
Housing Action Plan	Skagit Council of Governments	Plan outlining strategies for production of affordable multi- and single-family housing in Skagit County.

Table 3 – Other local / regional / federal planning efforts

Narrative

In addition to the above governmental agencies, Skagit County sought solicited comments on the 2019 Annual Action Plan from hundreds of individuals and organizations, including nonprofits, faith community leaders, other local governments, businesses, law enforcement, and education leaders. These organizations are too numerous to list via this template, but include, among others:

- All 19 Consortia participating jurisdictions
- Habitat for Humanity of Skagit County
- Habitat for Humanity of Island County
- Home Trust of Skagit
- Catholic Community Services of Western Washington
- Opportunity Council
- Community Action of Skagit County
- New Earth Recovery
- Compass Health
- Housing Authority of Skagit County
- Island County Housing Authority
- Bellingham Whatcom Housing Authority
- Anacortes Housing Authority
- Sedro-Woolley Housing Authority
- Kulshan Community Land Trust

Projects presented in the 2019 Annual Action Plan were selected via a competitive NOFA process, and then reviewed by the HOME Consortium Executive Advisory Committee and the Skagit County Loan Review Board.

[Return to top of document](#)

AP-12 Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process involves public hearings and a letter to stakeholders and Consortium members. The input received from these outreach activities impacted goal selection due to the community needs that were expressed.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	1 person in attendance	Positive comment received regarding homeownership activities	n/a	
2	Public Hearing	Non-targeted/broad community	1 person in attendance	Positive comment received regarding regional cooperation and development efforts		
3	Email Outreach	Non-targeted/broad community	1 stakeholder commented	Positive comment received regarding regional cooperation and development efforts	n/a	
4	Newspaper Ad	Minorities Non-English Speaking - Specify other language: spanish Persons with disabilities Non-targeted/broad community	n/a	n/a	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-Targeted/broad community	n/a	n/a	n/a	

Table 4 – Citizen Participation Outreach

[Return to top of document](#)

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Consortium anticipates allocating approximately \$4,522,552 in total HOME funding during the 2018-2022 Consolidated plan period. This is an estimate based on the Consortium's 2018 and 2019 allocations and includes \$88,455 in prior year resources.

Beginning with FY 2019, funds will be allocated as follows:

- Consortium Housing Development: 35%
- CHDO Housing Development: 15%
- CHDO Operating Support: 5% (maximum permitted by HUD)
- Island Tenant-Based Rental Assistance: 8%
- Skagit Tenant-Based Rental Assistance: 15%
- Whatcom Tenant-Based Rental Assistance: 12%
- Administration and Planning: 10%

However, each year activity spending levels will be monitored, and the percentage share allotted to an activity may be adjusted accordingly. Any changes will be reflected in the HOME budget contained in the annual Action Plan.

FY 2019

Final FY 2019 awards were released by the US Department of Housing and Urban Development in mid-April. Skagit County's award represents 95% of FY 2018 funding. The final FY 2019 award amount is \$876,962.

This funding will leverage other state, local and federal funding to the region. Guaranteed leverage sources include the state CDBG program and the document recording fee revenue from each county, which is described in detail below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	0	0	0	0	0	The Consortium does not receive CDBG entitlement funding from HUD.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	876,962	0	88,455	965,417	3,596,303	Includes estimated annual allocation of \$876,962 over four year period plus \$88,455 in prior year resources. The region expects to receive approximately \$1,500,000 in state CDBG General Purpose grants over the planning period and \$331,000 in program income. This funding will be utilized for homeowner down payment assistance and homeowner rehab. Additionally, the Consortium expects to receive \$767,912 in CDBG public services resources over the remaining four year planning period.
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab Public Services	1,272,978	0	0	1,272,978	2,790,890	The region expects to receive approximately \$1,500,000 in state CDBG General Purpose grants over the planning period and \$331,000 in program income. This funding will be utilized for homeowner down payment assistance and homeowner rehab. Additionally, the Consortium expects to receive \$767,912 in CDBG public services resources over the remaining four year planning period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Housing Multifamily rental new construction Multifamily rental rehab TBRA Other	6,364,195	0	0	6,364,195	25,456,779	Skagit, Island, and Whatcom County receive document recording fees and Consolidated Homeless Grant funds for the purposes of affordable housing and homeless services.

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching funds will be generated from local jurisdiction or competitive state, federal, and private funding sources. Potential sources of local jurisdiction funds include: county document recording fees (2060 and 2163 funds), WA State Consolidated Homeless Grant (CHG), local general funds. Other competitive funding sources available to local units of government within the consortium service area are: State HOME funds, state CDBG funds, state Housing Trust Fund, USDA Rural Development Housing Preservation Grant funds, Federal Home Loan Bank, Low-income Housing Tax Credits, private foundations, and donations of volunteer labor and materials. The above funds are available on a competitive basis and thus the exact amounts available throughout the year cannot be determined.

Even though the annual HOME allocation is not insubstantial, the need for decent, safe, and affordable housing within the region is far greater than the HOME allocation can address. For this reason, an important criterion for project funding is to encourage each county and applicants for CHDO set-aside funding to include leveraging as well as non-federal match whenever possible.

[Return to top of document](#)

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Many jurisdictions within the Consortium are assessing the possible use of publicly owned land/property for the purposes of advancing affordable housing and homeless system objectives.

Discussion

The Consortium is coordinating with nonprofit developers, CHDOs, homeless service agencies, and other public funders to create a pipeline of affordable housing and ensure that HOME funds are leveraged to the maximum extent possible.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2018	2022	Affordable Housing Homeless Non-Homeless Special Needs	Island County Skagit County	Affordable Housing Ending Homelessness	HOME: \$438,481	Rental units constructed: 115 Household Housing Unit
2	End Homelessness	2018	2022	Affordable Housing Homeless	Island County Skagit County Whatcom County	Ending Homelessness	HOME: \$306,936	Tenant-based rental assistance / Rapid Rehousing: 32 Households Assisted
3	Build CHDO Capacity	2018	2022	Affordable Housing	Consortium region Island County Whatcom County	Build CHDO Capacity	HOME: \$43,848	Other: 45 Other
4	Administration and planning	2018	2022	Administration and Planning	Consortium region	Affordable Housing Ending Homelessness Build CHDO Capacity	HOME: \$87,696	Other: 0 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Construction and preservation of affordable housing.
2	Goal Name	End Homelessness
	Goal Description	Tenant-based rental assistance in the form of rapid-rehousing for families and individuals presenting at each counties Coordinated Entry System.
3	Goal Name	Build CHDO Capacity
	Goal Description	Build CHDO capacity.
4	Goal Name	Administration and planning
	Goal Description	Planning and administration to implement the Consolidated Plan and comply with applicable regulations.

[Return to top of document](#)

AP-35 Projects - 91.420, 91.220(d)

Introduction

The 2019 Annual Action Plan continues existing activities, with funding being allocated generally among projects in these areas:

- Tenant-based rental assistance
- Rental housing development
- CHDO set-aside housing development
- Administration
- CHDO Operating expenses

#	Project Name
1	Island County TBRA
2	Skagit County TBRA
3	Whatcom County TBRA
4	Administration and Planning
5	Opportunity Council - CHDO Operating
6	Oak Harbor Housing
7	Skagit Permanent Supportive Housing

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The priority for the Consortium has been to increase the supply of affordable housing and prioritize those experiencing homelessness. The FY 2019 projects reflect these priorities in their emphasis on housing development, permanent supportive housing, and rapid re-housing/tenant-based rental assistance.

[Return to top of document](#)

AP-38 Project Summary
Project Summary Information

[Return to top of document](#)

1	Project Name	Island County TBRA
	Target Area	Island County
	Goals Supported	End Homelessness
	Needs Addressed	Ending Homelessness
	Funding	HOME: \$70,157
	Description	Provide TBRA in Island County. Due to the nature of Tenant Based Rental Assistance (TBRA), we are unable to identify a location for the project in advance. Households interested in seeking assistance should contact Opportunity Council in Island County. Upon receipt of TBRA benefits, de-identified beneficiary information will be added to the appropriate activity in IDIS.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 families will benefit. Families receiving TBRA benefits are income-qualified at 50% AMI or less and have been identified through the coordinated entry system in each jurisdiction covered by the Consortium. The Consortium has identified a target completion date of 12/31/2021 based on an assessment of how long it has taken Consortium jurisdictions lease up households and to spend funds in our tight rental market.
	Location Description	Island County, WA
	Planned Activities	Tenant-based rental assistance, provided through Island County's coordinated entry system.
2	Project Name	Skagit County TBRA
	Target Area	Skagit County
	Goals Supported	End Homelessness
	Needs Addressed	Ending Homelessness
	Funding	HOME: \$131,544
	Description	Provide TBRA in Skagit County. Due to the nature of Tenant Based Rental Assistance (TBRA), we are unable to identify a location for the project in advance. Households interested in seeking assistance should contact Community Action of Skagit County. Upon receipt of TBRA benefits, de-identified beneficiary information will be added to the appropriate activity in IDIS.
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 families will benefit. Families receiving TBRA benefits are income-qualified at 50% AMI or less and have been identified through the coordinated entry system in each jurisdiction covered by the Consortium. The Consortium has identified a target completion date of 12/31/2021 based on an assessment of how long it has taken Consortium jurisdictions lease up households and to spend funds in our tight rental market.
	Location Description	Skagit County, WA
	Planned Activities	Tenant-based rental assistance through Skagit County's coordinated entry system.
3	Project Name	Whatcom County TBRA
	Target Area	Whatcom County
	Goals Supported	End Homelessness
	Needs Addressed	Ending Homelessness
	Funding	HOME: \$105,235
	Description	Provide TBRA in Whatcom County. Due to the nature of Tenant Based Rental Assistance (TBRA), we are unable to identify a location for the project in advance. Households interested in seeking assistance should contact Opportunity Council in Whatcom County. Upon receipt of TBRA benefits, de-identified beneficiary information will be added to the appropriate activity in IDIS.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 households will benefit from the proposed activity. Families receiving TBRA benefits are income-qualified at 50% AMI or less and have been identified through the coordinated entry system in each jurisdiction covered by the Consortium. The Consortium has identified a target completion date of 12/31/2021 based on an assessment of how long it has taken Consortium jurisdictions to lease up households and to spend funds in our tight rental market.
	Location Description	Whatcom County, WA
	Planned Activities	Tenant-based rental assistance through Whatcom County's coordinated entry system.
4	Project Name	Administration and Planning
	Target Area	Consortium region
	Goals Supported	Administration and planning

	Needs Addressed	Affordable Housing Ending Homelessness Build CHDO Capacity
	Funding	HOME: \$87,696
	Description	Administration and planning of the HOME Consortium. Administration and Planning activities primarily take place in Skagit County at the offices of Skagit County Public Health, currently located at 700 S Second ST, Room 301, Mount Vernon, WA 98273
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	This activity will support general administration of the HOME program. The completion date was selected based on past administration drawdowns.
	Location Description	Planning activities support projects across the Consortium region. Administration and Planning activities primarily take place in Skagit County at the offices of Skagit County Public Health, currently located at 700 S Second ST, Room 301, Mount Vernon, WA 98273
	Planned Activities	n/a
5	Project Name	Opportunity Council - CHDO Operating
	Target Area	Island County Whatcom County
	Goals Supported	Build CHDO Capacity
	Needs Addressed	Build CHDO Capacity
	Funding	HOME: \$43,848
	Description	Provide CHDO Operating Support for Opportunity Council as it develops the Oak Harbor Housing Project. Operating costs may include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At a minimum, this activity will support the 45 individuals to live in the Oak Harbor Housing Project. The completion date was set based on the anticipated completion of the Oak Harbor Housing Project

	Location Description	CHDO Operating activities will take place at Opportunity Council's headquarters, 1111 Cornwall Ave, Bellingham, WA 98225.
	Planned Activities	Operating costs may include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment.
6	Project Name	Oak Harbor Housing
	Target Area	Island County
	Goals Supported	Affordable Housing End Homelessness
	Needs Addressed	Affordable Housing Ending Homelessness
	Funding	HOME: \$177,585
	Description	Opportunity Council will construct a 46-unit project consisting of 45 affordable apartments and one two-bedroom unit designated for on-site property management. Half of the project units will be reserved for individuals experiencing homelessness at 30% of Area Median Income (AMI) rent levels, with the remaining units dedicated at 50% of AM or below rent levels. In addition to on-site property management, some on-site supportive services will be provided by Opportunity Council staff. Anticipated project leverage includes Low Income Housing Tax Credit, Washington State Housing Trust Fund, and Island County funds.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	45 individuals. Approximately half the units will be reserved for individuals experiencing homelessness with incomes at or below 30% AMI, and the remaining units will be for individuals with incomes at or below 50% AMI.
	Location Description	Proposed site: NE 110th Avenue & NE Cordero Place, Oak Harbor, Island County, WA. Site is contingent on completion of environmental review and receipt of environmental clearance.
	Planned Activities	Complete environmental review, obtain financing and tax credits, initiate and complete construction, lease up, close permanent financing.
7	Project Name	Skagit Permanent Supportive Housing
	Target Area	Skagit County
	Goals Supported	Affordable Housing End Homelessness

Needs Addressed	Affordable Housing Ending Homelessness
Funding	HOME: \$260,896
Description	Catholic Housing Services will construct a 70-unit development fully dedicated to providing permanent supportive housing to individuals and couples experiencing homelessness. The facility will include 24/7 on-site supportive services, provided by Catholic Community Services of Western Washington. Expected to open in 2021, the project will include 50 Studio units and 20 1-Bedroom units. Half of the units will be restricted at 30% of Area Median Income (AMI) with the other half restricted at 50% of AMI. Anticipated project leverage includes Low Income Housing Tax Credit, Washington State Housing Trust Fund, Skagit County 0.1% Behavioral Health Sales Tax, and Skagit County Real Estate Excise Tax.
Target Date	12/31/2021
Estimate the number and type of families that will benefit from the proposed activities	70 individuals or couples experiencing homelessness and in need of permanent supportive housing. 35 units will be restricted to at 50% AMI or less rent levels and 35 units will be restricted at 30% AMI or less rent levels.
Location Description	Proposed site: 1925 E College Way, Mount Vernon, Skagit County, Washington. Site is contingent on completion of environmental review and receipt of environmental clearance.
Planned Activities	Complete environmental review, obtain financing and tax credits, initiate and complete construction, lease up, close permanent financing.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The HOME funding for TBRA is allocated geographically by county using a population-based formula. A competitive process across the entire Consortium region is used to review applications for funding all housing development projects, including those using CHDO housing development funds. Under most circumstances, funds will not be awarded to projects located in Sedro-Woolley or Bellingham because these cities are not members of the Consortium. However, in situations in which funds otherwise would have to be returned to HUD due to lack of eligible Consortium projects, housing development funds may be awarded to projects in Sedro-Woolley and Bellingham.

Geographic Distribution

Target Area	Percentage of Funds
Consortium region	10
Island County	33
Skagit County	45
Whatcom County	12

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The HOME funding for Admin/Planning and housing development activities is allocated across the Consortium. Admin/Planning funds support the Consortium overall, without regard to geography. Because of the cost and other challenges associated creating new housing and the small amount of HOME funds available annually, HOME housing development funds are allocated competitively across the three-county area. TBRA funding is allocated geographically by county using a population and demographic-based formula; each county has its own system and partners for administering these resources. Over the five-year consolidated planning period, the goal is to ensure proportionate investment in each County, based on a population and demographic-based formula. Geographical equity may be considered during each funding cycle to ensure proportionate investment over the planning period.

Discussion

Because the funding for housing development is awarded competitively across all three counties, the geographic distribution of funds is expected to vary from year to year. Furthermore, some of the specialized housing development projects (e.g., permanent supportive housing or special needs housing) may draw applicants from throughout the Consortium Region, even though they primarily benefit the

county in which the project is located.

[Return to top of document](#)

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Consortium expects to assist 147 households with FY 2019 HOME funds, through a combination of rental development and tenant-based rental assistance activities.

One Year Goals for the Number of Households to be Supported	
Homeless	124
Non-Homeless	23
Special-Needs	0
Total	147

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	32
The Production of New Units	115
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	147

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The Consortium continues to prioritize resources towards those households at the lowest-income levels, and those households experiencing homelessness.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Anacortes Housing Authority (AHA) The AHA owns and/or manages 183 units of housing. AHA owns and manages 112 HUD subsidized "public housing" units. AHA manages the remaining 71 units, which consist of 46 tax credit units at Bayview Apartments, which have 24 units with Project Based Section 8 and 25 tax credit units at The Wilson Hotel. Rents at the Bayview Apartments and The Wilson Hotel are well below market rents in the area.

Housing Authority of Island County The Housing Authority owns and manages 148 units of affordable housing within Island County and is constructing a 26 unit LIHTC project. 110 of these units are Public Housing for seniors (62+) and disabled. Those units receive funding from the HUD. The remaining 38 units are broken out as follows: 12 unit senior condominium complex (55 and older), 10 unit mental health permanent supportive housing, and a 16 unit women & children's emergency & transitional housing. The Housing Authority of Island County also administers the HUD Section 8 rental assistance program, the HOME/TBRA program via Washington State Department.

Housing Authority of Skagit County (HASC) HASC owns and manages 263 units of housing. 60 of these units receive rental subsidies through the USDA, and occupancy is for farmworker households. 80 units were developed through tax credits and are available to farmworker households. Of the remaining 123 units, 85 units are located at the Burlington Terrace. The final 38 units are located in the President Apartments, located in downtown Mount Vernon. Rents at these apartments are below area market rents. The Housing Authority does not own or manage any HUD subsidized "public housing" units. HASC manages a Housing Choice Voucher Program for all of Skagit County including VASH and non-elderly disabled programs.

Sedro-Woolley Housing Authority

The Sedro-Woolley Housing Authority manages 80 units of subsidized housing.

Whatcom County Housing Authority

Whatcom County Housing Authority the Whatcom County Housing Authority assists approximately 1,738 households with the Housing Choice Voucher Program (HCV) including 274 project-based units and tenant based rental assistance. Included are 45 VASH tenant- and project-based vouchers, 75 mainstream vouchers for households with disabilities and 75 non-elderly disabled households. The Housing Authority administers funding for the Shelter Plus Care Program to provide rental assistance and supports to approximately 200 households annually. The Housing Authority manages approximately 600 units of Public Housing overall. There are 209 units in the county and unincorporated areas that includes: one single family scattered site home, 32 public housing units, 24 rural development, 11 rural development senior housing units, 61 units of low income housing tax credits units, and 50 tax credit senior units. There are also 30 public housing units in the unincorporated

areas of Whatcom.

Actions planned during the next year to address the needs to public housing

Anacortes Housing Authority: Use capital funds and local CDBG funding to do capital repairs to public housing units. Housing Authority of Skagit County: The Housing Authority of Skagit County does not own or manage any public housing units. Island County Housing Authority: Limited capital investment to address site improvements (concrete and asphalt work) at both public housing locations. Sedro-Woolley Housing Authority Will continue to maintain public housing units to a high standard of excellence. Whatcom County Housing Authority: The Housing Authority will continue to assess and address capital needs on a prioritized basis, using funds from the Capital Fund Grant program.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Anacortes Housing Authority: Works on a constant basis to involve tenants. Holds an election annually for a resident council and engages residents with newsletters and notices. As part of the annual plan, the Housing Authority meets with the resident advisory board. Housing Authority of Skagit County: The Housing Authority of Skagit County operates a strong family self-sufficiency program to encourage residents to move into homeownership opportunities and become self-sufficient. Island County Housing Authority: Has 14 vouchers for homeownership for Section 8 HCV participants and households are enrolled in family self-sufficiency programming. Sedro-Woolley Housing Authority Coffee hour for community building and opportunity for residents to informally speak with management staff at Hillsvieview. Community service program representatives give presentations to Hillsvieview residents. For example, the policy department has given a presentation on elder justice. Whatcom County Housing Authority: Assures that residents representing the Bellingham/ Whatcom County Public Housing developments participate in the established Resident Advisory Board (RAB), which has nine resident representatives. The BHA encourages residents to participate in meetings and to provide input to the BHA management by setting meetings in public housing facilities to discuss issues affecting residents. Offer housing assistance to residents of public and assisted housing offering self-sufficiency achievement programs. Leverage public-and private-sector resources to offer services to residents enrolled in the Family Self-sufficiency (FSS) Program, which is designed to help residents achieve economic independence by setting individual goals for residents, and helping them to access the resources that will allow them to meet those goals.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

n/a

Discussion

Housing authorities within the region are interested in modernizing their public housing stock and overall portfolio but lack the funds necessary to complete this work. Additionally, the housing authorities would like to develop additional affordable homes, but funding continues to be a barrier to new construction. Resources from the HOME and CDBG programs can be directed toward housing authorities for modernization and new development projects. The Consortium, Mount Vernon, and Anacortes will continue their efforts to partner with housing authorities on innovative projects to address the needs of public housing residents, wait list participants, voucher holders, and cost-burdened households within the community.

[Return to top of document](#)

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The Consortium is funding two new projects with FY 2019 HOME funds to address the needs of individuals and couples without housing. The Oak Harbor Housing Project, to be developed by Opportunity Council in Island County, will provide a minimum of 22 units of housing for people experiencing homelessness. Catholic Housing Services will develop Skagit County Permanent Supportive Housing, 70 units fully dedicated to providing housing and services to individuals and couples experiencing homelessness.

In addition, the Consortium continues to allocate 35% of its HOME funding to address homelessness through tenant-based rental assistance. Most homeless and special needs activities are carried out by other, partnering organizations that are coordinated through each county's Continuum of Care.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Each county has implemented a coordinated entry system for conducting needs assessments of individual households experiencing homelessness as a first step toward addressing their needs through a network of Continuum of Care organizations that provide shelter, housing, and supportive services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium does not receive HUD funding for activities concerning homelessness; however, when possible, it will support the organizations that provide services to homeless populations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Consortium is funding two new projects with FY 2019 HOME funds to address the needs of individuals and couples without housing. The Oak Harbor Housing Project, to be developed by Opportunity Council in Island County, will provide 22 units of housing for people experiencing homelessness. Catholic Housing Services will develop Skagit County Permanent Supportive Housing, 70 units fully dedicated to providing housing and services to individuals and couples experiencing

homelessness. In addition, the Consortium continues to allocate 35% of its HOME funding to address homelessness through tenant-based rental assistance. Most homeless and special needs activities are carried out by other, partnering organizations that are coordinated through each county's Continuum of Care.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Consortium's TBRA program will be available to people who are discharging from institutions.

Discussion

This is a watershed year in addressing homelessness in the Consortium due to the beginning of the development of new housing options for individuals and couples experiencing homelessness. When completed, these projects will expand housing capacity and create a sense of hope and possibility both for clients and for the many organizations participating in each County's 10-Year Plan to End Homelessness. While the Consortium will continue to allocate HOME resources to fund tenant-based rental assistance, new units are vitally important due to the very low vacancy rates in many communities of the Consortium.

[Return to top of document](#)

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Both Skagit County and Island County have undertaken formal processes to develop affordable housing action plans, with an emphasis on land use and zoning issues. The Consortium will use the resulting set of strategies and those strategies that participating jurisdictions have proposed in their comprehensive plans.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The cost of housing or the incentives to develop, maintain, or improve affordable housing in the region are affected by the policies, including tax policies affecting land and other property, land use policies, zoning ordinances, building codes, fees and charges, growth policies and policies that affect the return on residential investment. The Consortium is composed of multiple units of local governments including counties and municipalities. The Consortium does not have any jurisdiction in the local policies of its members including zoning, land use or code enforcement. The Consortium does encourage its members to be aware of local conditions that may pose a barrier to affordable housing and address any situation that could prevent the development of affordable housing. The Consortium will continue to support qualified CHDO developers who apply for HOME funding to increase the availability of affordable housing within the region.

Discussion

The Consortium plans to continue to act as a catalyst for positive change in the areas of affordable housing policy, funding, and capacity building.

[Return to top of document](#)

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Because the Consortium's annual HOME grant is relatively small, it is difficult to use HOME for many other purposes than those already identified. However, the Consortium does intend to invest other resources and effort toward the goals of increasing the supply of affordable housing and ending homelessness. Additional actions taken by the Consortium in this planning year, include:

Resale

The Consortium has submitted a resale policy along with this Action Plan (see attached). Additional guidance related to resale formulas is expected from HUD in the next twelve months. Once this guidance is released, the Consortium may update its resale policy and seek approval from HUD. Any homeownership projects described in this Action Plan or below amendments to previous plans may be governed under the attached resale policy or an updated resale policy as approved by HUD. The Consortium will communicate with sub-recipients, owners, sponsors, and developers regarding the most current resale policy in effect.

Affirmative Marketing

The publicly reviewed Skagit HOME Consortium Affirmative Marketing Requirements and Procedures are hereby incorporated into the Consolidated Plan.

Prior Plan Amendments

The Consortium has incorporated the following amendments to previously approved plans:

Previously Publicized Amendments to 2018-2022 Consolidated Plan

- Activities will be funded annually on a percentage basis as follows:
 - Consortium Housing Development: 35%
 - CHDO Housing Development: 15%
 - CHDO Operating Support: 5% (maximum permitted by HUD)
 - Island Tenant-Based Rental Assistance: 8%
 - Skagit Tenant-Based Rental Assistance: 15%
 - Whatcom Tenant-Based Rental Assistance: 12%
 - Administration and Planning: 10%

However, each year activity spending levels will be monitored, and the percentage share allotted to an activity may be adjusted accordingly. Any changes will be reflected in the HOME budget contained in the annual Action Plan.

A competitive process across the entire Consortium region will be used to review applications for funding all housing development projects. Under most circumstances, funds will not be awarded to projects located in Sedro-Woolley or Bellingham because these cities are not members of the Consortium. However, in situations in which funds otherwise would have to be returned to HUD due to

lack of eligible Consortium projects, housing development funds may be awarded to projects in Sedro-Woolley and Bellingham.

Previously Publicized Amendment to 2018 Annual Action Plan

- Because sufficient carry-over funding is available to support Tenant-Based Rental Assistance in 2018 and a substantial need exists for more new affordable housing units, 2018 HOME funding will be allocated as follows:
 - Consortium Housing Development: 70%
 - CHDO Housing Development: 15%
 - CHDO Operating Support: 5% (maximum permitted by HUD)
 - Administration and Planning: 10%

New Amendments to 2018 Annual Action Plan

- \$648,374 of Consortium Housing Development funds will be used to support the development of a Skagit County Permanent Supportive Housing, a 70-unit housing development project. The proposed site is 1925 E College Way, Mount Vernon, WA 98273, pending environmental clearance. Catholic Housing Services will be the owner, sponsor, and developer of this project. In addition to clarifying use of the funds, the Consortium will update goals, priorities, geographic distribution, and other references throughout the 2018 Annual Action Plan document.
- \$138,937 in CHDO development funds will be used to support the development of Oak Harbor Housing, a 46-unit housing development project. The proposed site is at the intersection of NE 110th Avenue and NE Cordero Place, Oak Harbor, WA 98277, pending environmental clearance. Opportunity Council will be the owner, sponsor, and developer of this project. In addition to clarifying use of the funds, the Consortium will update goals, priorities, geographic distribution, and other references throughout the 2018 Annual Action Plan document.
- \$14,290 in CHDO Operating support will be allocated to Home Trust of Skagit, a CHDO working on the development of an affordable homeownership project in La Conner, WA.
- \$32,023 in CHDO operating support will be allocated to Opportunity Council, a CHDO working on the development of Oak Harbor Housing in Oak Harbor, WA.

Previously Publicized Amendments to 2015-2017 Consolidated Plan

\$130,000 of Affordable Rental Housing Development funds will be used to support the acquisition of CamBey Apartments, a 50-unit housing development located at 50 N. Main Street, Coupeville, WA, 98239. Low Income Housing Institute (LIHI) will be the Community Housing Development Organization (CHDO) owner, sponsor, and developer of this project. The Consortium expects HOME funding to preserve 1 unit of rental housing, which will benefit at least 1 household. In addition to clarifying use of the funds, the Consortium will update goals, priorities, and objective references throughout the Consolidated Plan document in accordance with this amendment.

The Consortium will not provide direct homebuyer assistance using FY 2017 funding. Rather, the Consortium will utilize all FY 2017 Homeowner Housing Development & Assistance Funds for direct development costs.

Previously Publicized Amendment to 2016 Annual Action Plan

\$92,578 of Affordable Rental Housing Development funds will be used to support the acquisition of CamBey Apartments, a 50-unit housing development located at 50 N. Main Street, Coupeville, WA, 98239. Low Income Housing Institute (LIHI) will be the Community Housing Development Organization (CHDO) owner, sponsor, and developer of this project. The Consortium expects HOME funding to preserve 1 unit of rental housing, which will benefit at least 1 household. In addition to clarifying use of the funds, the Consortium will update goals, priorities, and objective references throughout the Consolidated Plan document in accordance with this amendment.

Previously Publicized Amendment to 2017 Annual Action Plan

\$37,422 of Affordable Rental Housing Development funds will be used to support the acquisition of CamBey Apartments, a 50-unit housing development located at 50 N. Main Street, Coupeville, WA, 98239. Low Income Housing Institute (LIHI) will be the Community Housing Development Organization (CHDO) owner, sponsor, and developer of this project. The Consortium expects HOME funding to preserve 1 unit of rental housing, which will benefit at least 1 household. In addition to clarifying use of the funds, the Consortium will update goals, priorities, and objective references throughout the Consolidated Plan document in accordance with this amendment.

New Minor Amendments to 2017 Annual Action Plan

- The Consortium will not provide direct homebuyer assistance using FY 2017 funding. Rather, the Consortium will utilize all FY 2017 Homeowner Housing Development & Assistance Funds for direct development costs.
- \$63,746 in CHDO development funds will be used to support the development of Channel Cove, a 5-unit housing development project. The proposed site includes the following parcels: P128671, P128672, P128680, P128681, and P128684, all located in La Conner, WA 98257. The site has been proposed pending environmental clearance. Home Trust of Skagit will be the sponsor and developer of this project and will sell the homes to income-eligible buyers. In addition to clarifying use of the funds, the Consortium will update goals, priorities, geographic distribution, and other references throughout the 2017 Annual Action Plan document.
- \$33,723 in CHDO Operating support will be allocated to Home Trust of Skagit, a CHDO working on the development of an affordable homeownership project in La Conner, WA.

Previously Publicized Amendment to Citizen Participation Plan

- Substantial amendments to plans—those requiring a 30-day public comment period—will now include only the following:
 - Changes to goals, policies, or procedures identified in the Consolidated Plan
 - Changes reflecting a new activity
 - In an approved Action Plan, changes to the funding level of an activity in excess of \$250,000
 - In an approved Action Plan, changes to the funding level of a project in excess of \$150,000
 - Major changes in the purpose, scope, beneficiaries, target populations, or location of a project in an approved Action Plan
 - Cancellation of an existing project or addition of a new project in an approved Action Plan, except for substitution of an identified contingency project for one that cannot move forward

Actions planned to address obstacles to meeting underserved needs

In FY 2018, the Consortium updated its affirmative marketing standards and guidance prior to funding the construction of new rental housing for the first time. As recommended by HUD, these policies are incorporated into the Consolidated Plan through amendment to the plan. The text of the new <u>Skagit HOME Consortium Affirmative Marketing Requirements and Procedures is available upon request. The Consortium will encourage the support of local service providers that are currently working with the underserved in the region. This includes the network of organizations that comprise each county's Continuum of Care.

Actions planned to foster and maintain affordable housing

The Consortium is funding two new projects with FY 2019 HOME funds to address the needs of individuals and couples without housing. The Oak Harbor Housing Project, to be developed by Opportunity Council in Island County, will provide 45 units of housing, of which 22 will be for people experiencing homelessness. Catholic Housing Services will develop Skagit County Permanent Supportive Housing, 70 units fully dedicated to providing housing and services to individuals and couples experiencing homelessness. No actions are anticipated under this action plan to conduct housing rehabilitation activities. However, members of the Consortium are actively pursuing other sources of funding to support housing preservation, rehabilitation and repair.

Actions planned to reduce lead-based paint hazards

The following is an outline of the strategies the Consortium will institute in accordance with Federal guidelines and the Consortium's commitment to helping combat the danger of lead poisoning in children:

- Lead-based paint risk assessments, reductions and abatements, as outlined in Federal legislation, will be required by all those participating in the HOME program or utilizing HOME program funds. Provide information, education and outreach activities on LBP hazard reduction through workshops and technical assistance to CHDOs and other recipient of HOME funds. Continue to notify residents and owners of all houses receiving HOME assistance of the hazards of LBP. Continue to notify residents and owners of all houses receiving HOME assistance of the hazards of LBP.

Actions planned to reduce the number of poverty-level families

One goal of the Consolidated Plan programs and other initiatives in the Consortium region is to reduce the number of persons living in poverty. The emphasis is to help people rise out of poverty, rather than merely easing their situation temporarily. Although essential short-term direct aid such as emergency food and shelter is provided, the thrust of the policy is to address poverty's root causes and assist

people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing. The Consortium supports the agencies that serve and support those families in poverty and will continue to use HOME funding to improve the housing conditions of those who are living in poverty.

Actions planned to develop institutional structure

In 2018, the Consortium substantially updated its Policies and Procedures Manual to ensure that it addresses the full range of HUD requirements, that local administrative processes conform with HUD regulations and incorporate promising practices from other jurisdictions, and that contracts, IGAs and the Policies and Procedures Manual contain are consistent with one another. The Consortium staff will continue to coordinate with various service agencies, government departments, businesses, local municipalities, and special needs boards and commissions to find opportunities to better serve the citizens of region. These relationships are integral to streamlining the implementation of HOME projects in a time of limited funding. Communication will continue to be the key in the success of the programs. The Consortium staff will continue to foster these relationships to improve the success rate of the HOME program.

Actions planned to enhance coordination between public and private housing and social service agencies

The Consortium will support the efforts of each county's Continuum of Care and participate regularly in their multi-agency meetings. More active participation in these forums will improve the coordination of the Consortium's Consolidated Plan goals and each COC's 10-Year Plan to End Homelessness.

Discussion

The consultations and coordination that led to the formation of this HOME Consortium has resulted in new relationships and heightened awareness of the housing affordability problem, its breadth and depth in all communities throughout the region. As we begin to implement our second Consolidated Plan, other opportunities will arise for further collaboration and problem solving.

[Return to top of document](#)

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The Consortium administers an annual HOME entitlement program. The Consortium does not administer CDBG, although CDBG is administered by the Cities of Mount Vernon and Anacortes.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Consortium does not intend to use any other forms of investment other than those described in

Annual Action Plan 40
2019

Section 92.205 nor intend to use any HOME funds to refinance any existing debt as described in 92.206(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Skagit County Consortium has selected a “resale” method that complies with HOME statutory and regulatory requirements when it’s Homeownership Assistance Program and Homeownership Development Program is funded with HOME funds or HOME program income.

Resale provisions will be consistent with applicable HOME regulations, including 92.254(a)(5)(i), to ensure that the price at resale provides the original HOME-assisted owner a fair return on investment and ensures that the housing will remain affordable to a reasonable range of low-income homebuyers. The Consortium and its partner agencies may provide additional subsidy so that the home is affordable to a low-income homebuyer in the event that the resale price necessary to provide fair return is not affordable to the subsequent homebuyer.

The consortium may use deed restrictions, covenants running with the land, or other similar mechanisms as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. To determine maximum purchase price paid by the subsequent homebuyer, the Consortium intends to use the HOME affordable homeownership limits for the area provided by HUD in accordance with 24 CFR 92.254(a)(2)(i).

The Consortium's Resale policies and guidelines are attached.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Consortium will utilize a monitoring policy and procedure to ensure affordability of units acquired with HOME funds. Annual notices will be provided to the owners of HOME-funded properties, with pertinent information regarding applicable resale provisions, new income determinations, and other pertinent information. The Consortium will compile annual reports on changes in ownership, if any, owner-occupancy, and notice to homeowners.

The Consortium's Resale policies and guidelines are attached.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The Consortium does not intend to use any other forms of investment other than those described in Section 92.205 nor intend to use any HOME funds to refinance any existing debt as described in 92.206(b).

Certification regarding tenant-based rental assistance (TBRA):

- (1) Tenant-based rental assistance is an essential element of this consolidated plan. There is a clearly demonstrated need to provide more rental housing opportunities for people who are homeless and who have extremely low income.
- (2) The Consortium certifies that it will use HOME funds for eligible activities and costs, as described in 24 CFR 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in 24 CFR 92.214.
- (3) Before committing funds to a project, the Consortium and participating jurisdictions will evaluate the project in accordance with guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.

[Return to top of document](#)