

**Skagit County Consortium
Tri-County Consolidated Plan
Island, Skagit, Whatcom
2015-2017**

May 15, 2015

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Three Year Consolidated Plan is designed and intended to satisfy the 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 a three-year period from program years 2015 to 2017. 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.

CDBG funding is designed to help the participating jurisdictions of the City of Mount Vernon and the City of Anacortes meet these objectives:

CDBG objectives

- Provide decent housing
- Create suitable living environments
- Expand economic opportunities

National Objectives

- Benefit low-income persons¹
- Aid in the prevention or elimination of slums or blight
- Meet a need having a particular urgency

The basic elements of the Consolidated Plan includes:

- Public and Stakeholder Input
- Needs Assessment
- Housing Market Analysis
- Strategic Plan
- First-Year Action Plan.

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 19 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.

¹ For the purposes of the Strategic Plan Section, the term "low-income" will include those households with income at or below 80% of the area median income published for each county area by HUD.

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.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The three-year plan goals include (A) increasing the supply of affordable rental housing through tenant-based rental assistance (TBRA) targeted toward 240 very low-income households experiencing homelessness, and (B) increasing the supply of affordable owner-occupied housing through direct financial assistance to 10 low-income homebuyers.

Skagit County HOME Consortium Goals and Objectives 2015-2017				3-Year (goals, housing targets, funding)					First Year 2015
Goal	Objective	Outcome indicator	Unit of measure	Goal	<30%AMI	30-50% AMI	50-80% AMI	Funding	Goal
Increase supply of affordable rental housing	Provide decent affordable housing	Tenant-based rental assistance	Housing unit	240	200	40	-	\$ 1,397,375	60
Increase supply of affordable owner-occupied housing	Provide decent affordable housing	Direct financial assistance to homebuyers	Households	10	-	-	10	\$ 279,475	3
Administration and planning	Administration	NA	NA	-	-	-	-	\$ 186,316	-
			Totals		200	40	10		63
			Percent of total goal	250	80.00%	16.00%	4.00%	\$ 1,863,166	25.20%

3. Evaluation of past performance

The Skagit County Consortium is a new consortium. Past performance is not applicable.

4. Summary of citizen participation process and consultation process

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

- Skagit County Consortium Member municipalities
- Public housing authorities
- Community action agencies
- Nonprofit agencies providing housing and/or services

- Low-income homeownership organizations
- Housing affordability advocates
- Citizens in the region with an interest in housing affordability issues

PUBLIC HEARING PROCESS: The first public hearing on the Consolidated Plan was held on March 24, 2015, 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 before the draft Consolidated Plan is prepared.

The draft Consolidated Plan is being made available for review and comment by the public between April 3, 2015, and May 5, 2015. On May 5th, a second public hearing was held on the draft plan prior to the Skagit County Commissioners taking action to approve the plan.

5. Summary of public comments

March 24, 2015, public hearing comments included remarks from public agencies’ staff, nonprofit agency staff and interested citizens. Consortium Lead Agency staff providing background and update on the process that establishes the regional Consortium and qualifies the area for HUD HOME grant funding, noting the cooperation among the towns, cities and counties that will lead to progress and synergy around housing affordability strategies. Other public agency staff stated a willingness to work together and thanked Skagit County for its leadership in establishing the Consortium. Private nonprofit staff and board members expressed their eagerness to participate in regional strategies and expressed gratitude for Skagit County taking the Lead Agency role to secure additional HUD funding and administer it as proposed in the draft Consolidated Plan.

May 5, 2015, public hearing comments on the draft plan included remarks from public agencies’ staff, nonprofit agency staff and interested citizens. Consortium Lead Agency staff provided background and an update on the process that establishes the regional Consortium and qualifies the area for HUD HOME grant funding, noting the status of the Consolidated Plan process and the proposed funding allocation in the draft Plan. Staff from two nonprofit housing/shelter organizations spoke in support of the Consortium and the draft Consolidated Plan, as did staff from the Housing Authority of Skagit County.

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

No public comments were not accepted.

7. Summary

The Skagit County Consortium’s Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers the three-year period from July 1, 2015 through June 30, 2017.

PRIORITIES: The level of need in a community is always greater than the limited resources available to help meet those needs. The Consortium uses these priorities as a basis to determine what types of housing and community development programs the Consortium will fund over the next three years. The Consortium has identified the following general priorities (not in priority order) for the use of HOME funding.

Priority 1. Homelessness: The Washington State Legislature required all counties to develop a ten-year plan to reduce homelessness by 50% by the year 2015. These plans continue to be updated and used beyond the year 2015. The Consortium member counties will be allocated HOME funds for the purpose of providing tenant-based rental assistance (TBRA) targeted toward homeless households that are prioritized for housing assistance through each county’s coordinated entry program. The Consortium adopts, by reference, each county's Homeless Plan, including its goals and strategies.

Priority 2. Increase affordable housing supply: The cost of rental and homeowner housing is beyond the reach of many households within the Consortium region. Aspiring low-income, first-time homebuyers cannot find affordable homeownership opportunities in today’s housing market, and a high proportion of renters are challenged by severe housing cost burden, putting their future tenancy at risk. In addition to the assistance to low-income renters described in Priority 1, the Consortium anticipates setting aside funds to provide assistance for low-income homebuyers. This assistance will be provided by one or more nonprofit homeownership organizations in the region that will qualify as Community Development Housing Organizations (CHDO).

Priority 3. Administration and planning: Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law. This priority need is especially important at the outset of this new Consortium so that systems of accountability and citizen participation processes can to be researched, assembled, and staffed.

Anticipated Resources

The Consortium anticipates annual HOME grant funds of approximately \$620,000 in 2015 federal fiscal year funding. Because this is the first year of this new Consortium, there are no prior year resources or program income funds.

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: \$		
HOME	Public: federal	Tenant-based rental assistance; Homebuyer assistance; administration	\$623,166	\$0	\$0	\$623,166	\$1,240,000 ²	Funds to be used for TBRA; CHDO set-aside for homebuyer assistance; administration and planning activities

² Expected amount, \$1,240,000, based on second and third year grants being approximately equal to first year.

Goals Summary Information

Goal	Category	Geographic Area	Needs Addressed	Funding
Increase supply of affordable rental housing	Homeless	Region	Supply	HOME: \$1,397,375 ³
	Start year: 2015	End year: 2017	Objective: Provide decent affordable housing	Outcome: Availability/accessibility
	Description: Provide tenant-based rental assistance to homeless families and individuals who are prioritized for re-housing through each county's coordinated entry program.			
	Goal outcome indicator: Tenant-based rental assistance		Quantity: 230	Unit of measure: Households
Goal	Category	Geographic Area	Needs Addressed	Funding
Affordable housing development	Affordable Housing	Region	New Construction ownership New Construction rental Homebuyer assistance	HOME: \$279,475 ⁴ (CHDO set-aside)
	Start year: 2015	End year: 2017	Objective: Create suitable living environments	Outcome: Sustainability
	Description: First-time, LMI homebuyer assistance through community land trust using shared equity and long-term affordability model programs.			
	Goal outcome indicator: Direct financial assistance to homebuyers		Quantity: 10	Unit of measure: Housing unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Administration and planning	Admin and planning	Region	N/A	HOME: \$186,317
	Start year: 2014	End year: 2017	Objective: N/A	Outcome: N/A
	Description: Administration and planning activities.			
	Goal outcome indicator: N/A		Quantity: N/A	Unit of measure: N/A

³ Funding levels based on all three years of funding used in the same proportion as the first year. Proportions may change each year based on citizen participation and Consortium Member recommendations.

⁴ Funding level based on the 15% minimum set-aside for CHDO projects for each of three years.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
Lead Agency	Skagit County	Department of Public Health and Community Services
HOME Administrator	Skagit County	Department of Public Health and Community Services
CDBG Administrator	City of Mount Vernon	Special Projects Administrator
CDBG Administrator	City of Anacortes	Planning, Community & Economic Development

Table 1 – Responsible Agencies

Narrative

The Skagit County Consortium is comprised of 19 municipalities in three counties (Skagit, Island, and Whatcom) that volunteered to join the Consortium and adopted a legislative Resolution in 2014 that authorized the signing of an Interlocal Cooperation Agreement (ICA) that establishes the Consortium.

In the ICA (Skagit County Interlocal Agreement No. C20140290) Skagit County has been designated as the lead entity and administrator for the Consortium.

The Cities of Mount Vernon and Anacortes in Skagit County are participating CDBG entitlement jurisdictions that each administer their own CDBG programs.

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

1. Introduction

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

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

During the development of the Consolidated 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 two public hearings during the development of the Plan to identify needs and priorities, made the draft of the Plan available for a public review period, and held an additional public hearing during the public review period to review the draft findings and priorities. The Consortium also reviewed several community and regional plans (e.g. 10 Year Plans to End Homelessness; County and City Comprehensive Plans).

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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Consortium has coordinated with Skagit County Department of Public Health and Community Services, the Skagit County Skagit County Coalition to End Homelessness, and Community Action of Skagit County; Whatcom County Health Department and Whatcom Coalition to End Homelessness, Opportunity Council; and Island County Human Services are the organizations most responsible for using ESG funds and for administering HMIS for service providers who operate in the Consortium region. The Consortium has incorporated their goals, strategies, activities and outcomes in the Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Skagit Habitat for Humanity	<i>Organization Type:</i>	Non-profit housing developer creating homeownership opportunities among households 80% < LMI
	<i>Section of the Plan addressed by Consultation</i>	Housing Need Assessment, need to increase affordable housing stock, need to increase homeownership among households 80% < LMI
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and board members, and multi-agency meetings. Anticipate continued coordination of homeownership activities.
Home Trust of Skagit	<i>Organization Type:</i>	Non-profit housing developer creating homeownership opportunities among households 80% < LMI
	<i>Section of the Plan addressed by Consultation</i>	Housing Need Assessment, need to increase affordable housing stock, need to increase homeownership among households 80% < LMI
	<i>Nature of the consultation and anticipated outcomes:</i>	Participation in Consortium Advisory Committee. One-on-one meetings with senior staff and board members, and multi-agency meetings.
Anacortes Family Center	<i>Organization Type:</i>	Non-profit organization providing shelter services to homeless households. Is seeking to expand into a continuum of services by adding transitional living and linking to homeownership opportunities.
	<i>Section of the Plan addressed by Consultation</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase homeownership opportunities among households with 80% < LMI.
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and multi-agency meetings. Participated in various committees in which they provided input to the groups. Anticipate increased coordination of homeless activities.
Pioneer Human Services	<i>Organization Type:</i>	Pioneer Human Services is a non-profit organization providing behavioral health, housing and community-based corrections services to people with behavioral health conditions, low income, and/or legal histories.

	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs - Veterans, Non-Homeless Special Needs
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and multi-agency meetings. Participated in various committees in which they provided input to the groups. Anticipate continued coordination of public services activities and increased coordination of homeless activities.
Community Action Agency of Skagit County	<i>Organization Type:</i>	Community Action Agency provides wide array of services to low- to moderate-income families and individuals. CAASC is a lead agency in many collaborative efforts to reduce poverty.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs - Veterans, Non-Homeless Special Needs
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and multi-agency meetings. Participated in various committees in which they provided input to the groups. Anticipate continued coordination of public services activities and increased coordination of homeless activities.
Island County	<i>Organization Type:</i>	County government, Health Agency, Planning organization
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, affordable housing needs, barriers to affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Consortium Advisory Committee participation. Regional HOME planning meetings. One-on-one meetings with senior staff and multi-agency meetings.
Whatcom County	<i>Organization Type:</i>	County government, Health Agency, Planning organization
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, affordable housing needs, barriers to affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Consortium Advisory Committee participation. Regional HOME planning meetings. One-on-one meetings with senior staff and multi-agency meetings.

Skagit County Affordable Housing Advisory Committee	<i>Organization Type:</i>	Regional advisory committee to Skagit County Commissioners
	<i>Section of the Plan addressed by Consultation:</i>	Barriers to affordable housing; affordable housing strategy
	<i>Nature of the consultation and anticipated outcomes:</i>	Conferred with staff from the Committee in formal meetings and in smaller groups, Committee focuses on a countywide housing affordability strategy, with implications for area Cons Plan; several Committee recommendations for funding and policies will have positive impact on efforts related to HOME.
Housing Authority of Anacortes	<i>Organization Type:</i>	Special purpose local government agency
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase affordable housing stock, need to increase farm worker housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff. AHA staff has met 1-on-1, participates in Consortium Advisory Committee, providing input to the group as a whole about HOME.
Housing Authority of Skagit County	<i>Organization Type:</i>	Special purpose local government agency
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase affordable housing stock, need to increase farm worker housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff. HA staff have met 1-on-1, attended High Needs Housing Committee, providing input to the group as a whole about HOME, and met with local agencies of opportunities to discuss possible opportunities to connect housing projects to HOME, emphasized the need to increase affordable housing stock.
High Needs Housing Committee	<i>Organization Type:</i>	A group of stakeholders seeking to increase affordable and accessible housing to people experiencing significant barriers to housing.
	<i>Section of the Plan addressed by Consultation:</i>	Citizen participation; Strategic Plan; Action Plan.
	<i>Nature of the consultation and anticipated outcomes:</i>	CDBG process was featured on the monthly meeting agenda in December 2014 and January 2015 with the expectation that follow-up by members will continue to be sought; members were notified of Draft Consolidated Plan and encouraged to comment.

Cities of – Anacortes, Blaine, Burlington Everson, Ferndale, Langley, Lynden, Mount Vernon, Nooksack, Oak Harbor, Sedro-Woolley, and Sumas. Towns of – Concrete, Coupeville, Hamilton, La Conner, Lyman.	<i>Organization Type:</i>	City/Town government, Planning organization
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, affordable housing needs, barriers to affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Meetings with senior staff and/or elected officials, presentations to City or Town Councils. Anacortes and Burlington participate in Consortium Advisory Committee
Skagit County Coalition to End Homelessness	<i>Organization Type:</i>	Local Continuum of Care
	<i>Section of the Plan addressed by Consultation:</i>	Strategic Plan; Action Plan
	<i>Nature of the consultation and anticipated outcomes:</i>	HOME process was featured in multiple meetings in latter half of 2014; members have been notified of Draft Consolidated Plan and encouraged to comment, members have been notified of HOME public hearings and encouraged to participate, future meetings will include HOME-related discussion and seeking input.
Whatcom County Housing Authority	<i>Organization Type:</i>	Special purpose local government agency
	<i>Section of the Plan addressed by Consultation:</i>	Needs Assessment, Housing Market Analysis, and Strategic Plan.
	<i>Nature of the consultation and anticipated outcomes:</i>	Email consultation with senior staff about the above referenced sections of the plan. Potential partnerships on future development projects may ensue. The Consortium may partner with the Housing Authority for help with HQA inspections under the TBRA program.

Whatcom County Housing Advisory Committee	<i>Organization Type:</i>	Advisory committee To Whatcom County Executive.
	<i>Section of the Plan addressed by Consultation:</i>	Barriers to affordable housing; affordable housing strategy.
	<i>Nature of the consultation and anticipated outcomes:</i>	Conferred with staff and the Committee, Committee focuses on building a housing affordability strategy countywide, with implications for the Consortium’s consolidated plan; several Committee recommendations for funding and policies will have positive impact on Consortium efforts.
Housing Authority of Island County	<i>Organization Type:</i>	Special purpose local government agency
	<i>Section of the Plan addressed by Consultation:</i>	Housing Needs Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homeless Needs – Veterans, need to increase affordable housing stock.
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with Executive Director. HA Executive Director has attended Housing Provider Network meetings, providing input to the group as a whole about HOME and emphasized the need to increase affordable housing stock.
Island County Housing Provider Network	<i>Organization Type:</i>	Local Continuum of Care
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homeless Needs – Veterans, need to increase affordable housing stock.
	<i>Nature of the consultation and anticipated outcomes:</i>	Meetings with housing agency personnel providing input about HOME, homeless needs and the need to increase affordable housing stock.
South Whidbey Homeless Coalition	<i>Organization Type:</i>	Nonprofit organization providing emergency shelter to homeless families.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs – Vulnerable adults, Homeless Needs - Families with children.
	<i>Nature of the consultation and anticipated outcomes:</i>	Meetings with housing agency personnel providing input about HOME, homeless needs and the need to increase affordable housing stock.

Opportunity Council	<i>Organization Type:</i>	Community Action Agency providing rapid rehousing and prevention services to Island County, as well as energy assistance and weatherization services.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homeless Needs – Veterans, need to increase affordable housing stock.
	<i>Nature of the consultation and anticipated outcomes:</i>	Senior staff has attended Housing Provider Network meetings, providing input to the group as a whole about HOME, the lack of available housing and emphasized the need to increase affordable housing stock.
Sunrise Services, Inc.	<i>Organization Type:</i>	Housing and mental health agency providing supportive housing and services to chronically homeless with behavioral health issues.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs – Supportive housing, Homeless Needs – Increase affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Senior staff has attended Housing Provider Network meetings, providing input to the group as a whole about HOME, the lack of available housing and emphasized the need to increase supportive housing services.
Compass Health	<i>Organization Type:</i>	Nonprofit agency providing supportive services and housing to individuals with behavioral health issues and leaving institutionalization.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs – Supportive housing, Homeless Needs – Increase affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Senior staff has attended Housing Provider Network meetings, providing input to the group as a whole about HOME, the lack of available housing and emphasized the need to increase supportive housing services.
Readiness to Learn Foundation	<i>Organization Type:</i>	Nonprofit agency assisting families with children who are homeless under McKinney-Vento definition.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs – Homeless families with children, Homeless Needs – Increase affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Senior staff has attended Housing Provider Network meetings, providing input to the group as a whole about HOME, the lack of available housing and emphasized the need to increase supportive housing services.

Citizens Against Domestic and Sexual Abuse	<i>Organization Type:</i>	Nonprofit organization assisting persons who are leaving situations where domestic or sexual abuse was suffered.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs – Survivors of Domestic/Sexual abuse, Homeless Needs – Increase affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	Senior staff has attended Housing Provider Network meetings, providing input to the group as a whole about HOME, the lack of available housing and emphasized the need to increase supportive housing services.
Catholic Community Services, Western Washington	<i>Organization Type:</i>	Nonprofit organization providing housing and services to homeless and low income households.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs – Chronically homeless, Homeless Needs – Increase supportive housing, Homeless Needs – Increase affordable housing.
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff. Senior staff has provided input about HOME and how to utilize TBRA and CHDO funds.

Table 2 – Agencies, groups, organizations who participated

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

There is no Community-Based Development Organization (CBDO), or Neighborhood Revitalization Strategy Agency (NRSA) currently.

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 10-Year Plan to End Homelessness)	Skagit County Community Services	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase affordable housing stock, need to increase farm worker housing.
Continuum of Care (Island County 10-Year Plan to End Homelessness)	Island County Human Services	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase affordable housing stock.
Continuum of Care (Whatcom County 10-Year Plan to End Homelessness)	Whatcom County Health Department	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, need to increase affordable housing stock.
Countywide Housing Affordability Taskforce Plan	Whatcom County	The CHAT plan called for policy and funding strategies to greatly increase the amount of renter and owner housing that is affordable to LMI households. The Consortium Strategic Plan implements new local revenue as called for in the CHAT plan.
Building a Skagit Housing Affordability Strategy	Skagit County Community Services Department	Building a better, coordinated strategy for LMI-affordable homes and related issues
City by the River: Redevelopment Tools for Downtown Mount Vernon	HUD OneCPD, Enterprise Community Partners	This report summarizes a technical assistance team’s findings and suggests an array of strategies and tools that will help the City achieve its Downtown redevelopment goals.
Skagit Valley Farmworker Housing Trust Advisory Council’s 2010 – 2015 Strategic Plan	Skagit Valley Farmworker Housing Trust Advisory Council	This plan describes the needs for farmworker housing in the region and the current conditions of substandard and overcrowded housing.
Growth Management Act Comprehensive Plans	County and City governments	GMA quote: “...availability of housing affordable to all economic segments...”

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Skagit County coordinated efforts to host public hearings for this planning process with the other two counties in the Consortium and with the participating CDBG entitlement jurisdictions, Mount Vernon and Anacortes. The development of the new Consortium required Skagit County to develop and enter into an Interlocal Agreement with all 19 participating jurisdictions as signatories. The local public housing authorities provided input for the Consolidated Plan and will, with continuation of their programs, address some of the identified housing needs in the Consortium area. In addition, member counties, towns and cities of the Consortium shared information and documents to support the planning process (e.g. Comprehensive Plan Housing Elements).

PR-15 Citizen Participation

1. Summary of citizen participation process

Citizen participation efforts included direct outreach to organizations and stakeholder groups, public notices, including newspaper notices published in Spanish to accommodate the high percentage of residents who do not speak English very well or at all. English and Spanish language announcements were also broadcast on a local television station. Citizens who participated in the process emphasized the need to reduce homelessness and the associated need for more affordable housing opportunities for both renters and aspiring homebuyers. The impact on goal setting was particularly strong as the planned strategies that emerged included creating more affordable rental opportunities through the creation of additional tenant-based rental assistance (TBRA) and homeownership opportunities.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Newspaper Ad	Spanish speakers; Persons with disabilities; broad community, Residents of Assisted Housing	No responses directly to the ads for the first public hearing	None received
Public Hearings	Non-English Speaking – Spanish; Persons with disabilities; Non-targeted/broad community, Residents of Public and Assisted Housing	Hearings were held on March 24 and May 5, 2015. Six commenters participated, approximately eight other representatives attended	See public hearing minutes
Posted notices	Non-English Speaking – Spanish; Persons with disabilities; Residents of Public and Assisted Housing, Recipients of social services	Notices in Spanish language and English-language versions were posted at Community Action of Skagit County, the Department of Health and Human Services office and Friendship House. Notices were posted for first public hearing and a request for public comment.	None received
Televised notices	Non-English Speaking – Spanish; Persons with disabilities; Residents of Public and Assisted Housing, Recipients of social services	Notices in Spanish language and English-language versions were looped on local access – Television 21. Notices were for first public hearing and request for public comment. No responses were received in direct response to the notices as of 4/20/15.	None received
Skagit County Coalition to End Homelessness	COC members	Very good attendance by Coalition members who make up the Continuum of Care for the Skagit County	Attendees were supportive of application for and use of HOME funds for TBRA

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing needs assessment overview is based on data from HUD, the US Census Bureau, each county's annual Point-in-Time Homeless Census, HUD PD&R housing and labor market reports, and other local data provided by regional partners.

One of the primary risk factors of homelessness and housing instability is severe housing cost burden, which is defined as a household having to pay 50% or more of total household income for housing costs. According to the Census data, 24% of the region's 52,815 renter households have a severe housing cost burden. For owner households, 12% of the 104,855 owners have a severe cost burden.

Housing is considered crowded when there is more than one person per room. In the Consortium region, among renter households, 4% are crowded; the figure is lower for owner households (1%).

HUD defines a household that lacks complete plumbing or kitchen facilities as "substandard"; 3% of renter households report substandard conditions and very few owners (<1%).

Altogether, 29% of renters and 14% of owners report having one or more of these severe housing problems: (1) lacks kitchen or complete plumbing, (2) severe overcrowding (>1.5 people per room), or (3) severe cost burden.

The annual Point-In-Time (PIT) homeless census in 2014 identified 1,009 people in 653 households who were literally homeless, meaning they were living unsheltered (461) or sheltered in emergency shelter or transitional housing (548); 42 families with children were unsheltered during this time. A significant number of chronically homeless persons (197) were identified as part of this homeless population, with 150 of them living unsheltered.

Farm workers represent a special housing needs group in the region. Farm labor continues to be an important component of the local and regional economy. However, farm workers continue to have a difficult time obtaining adequate and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size.

The 2010 Census identifies 59,955 people over the age of 64 living in the region, 15% of the region's population. Significant increases in the number of persons between the ages 55 - 69 occurred between 2000 and 2010, a 77% increase compared to only a 16% population increase overall. This indicates that the needs, including housing needs, will increase significantly as this baby boom cohort continues to age.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs assessment overview is based on data from HUD, the US Census Bureau, each county's annual Point-in-Time Homeless Census, HUD PD&R housing and labor market reports, and other local data provided by regional partners.

One of the primary risk factors of homelessness and housing instability is severe housing cost burden, which is defined as a household having to pay 50% or more of total household income for housing costs. According to the Census data, 24% of the region's 52,815 renter households have a severe housing cost burden. For owner households, 12% of the 104,855 owners have a severe cost burden.

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Demographics	Base Year: 2000	Most Recent Year: 2007-2011	% Change
Population	341,351	393,863	15%
Households	131,082	157,674	20%
Median Income			
Island County	42,237	54,206	28%
Skagit County	42,972	55,085	28%
Whatcom County	37,044	49,775	34%

Table 5 - Housing Needs Assessment Demographics

Data Source: Population: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year); Median Income: WA State OFM estimates based on 2000 Census (Base Year), and 2006-2012 ACS.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	17,885	17,205	27,330	16,945	78,305
Small Family Households *	5,100	4,705	9,140	6,335	40,475
Large Family Households *	675	1,390	2,185	1,565	5,095
Household contains at least one person 62-74 years of age	2,565	3,110	5,680	3,345	17,600
Household contains at least one person age 75 or older	2,094	3,550	4,485	2,045	5,910
Households with one or more children 6 years old or younger *	2,720	2,810	4,389	2,734	7,149

** The highest income category for these family types is >80% HAMFI*

Table 6 - Total Households Table

Data Source: 2007-2011 ACS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	345	190	445	110	1,300	130	14	85	70	585
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	125	140	175	25	520	39	20	19	18	190
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	424	300	365	190	1,510	69	65	370	155	1,005
Housing cost burden greater than 50% of income (and none of the above problems)	7,710	3,350	715	125	11,950	3,645	3,190	3,085	1,205	12,705
Housing cost burden greater than 30% of income (and none of the above problems)	910	3,745	4,955	1,075	11,195	770	1,870	4,235	3,860	21,510
Zero/negative Income (and none of the above problems)	755	-	-	-	755	550	-	-	-	550

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,600	3,975	1,695	450	15,275	3,880	3,295	3,565	1,450	14,480
Having none of four housing problems	2,665	5,145	10,110	5,295	36,790	1,435	4,795	11,955	9,745	89,825
Household has negative income, but none of the other housing problems	755	-	-	-	755	550	-	-	-	550

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,645	2,560	2,510	8,325	1,460	1,435	3,015	15,305
Large Related	525	670	265	1,544	114	425	890	2,968
Elderly	1,290	1,315	1,125	4,272	1,995	2,345	2,310	10,395
Other	5,035	2,955	2,090	10,715	970	920	1,435	6,260
Total need by income	12,020	9,120	11,805	52,815	5,860	8,090	15,520	104,855

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,375	1,150	215	3,740	1,290	1,025	1,325	5,005
Large Related	400	200	25	625	110	360	290	964
Elderly	1,050	735	265	2,260	1,550	1,140	860	4,300

Other	4,515	1,360	295	6,210	765	715	685	2,660
Total need by income	12,020	9,120	11,805	52,815	5,860	8,090	15,520	104,855

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	464	340	430	155	1,509	103	55	360	154	1,001
Multiple, unrelated family households	75	80	125	24	394	4	30	29	19	162
Other, non-family households	10	15	65	40	205	4	-	-	4	23
Total need by income	12,020	9,120	11,805	5,750	52,815	5,860	8,090	15,520	11,195	104,855

Table 11 – Crowding Information

Data Source: 2007-2011 CHAS

Describe the number and type of single person households in need of housing assistance.

The largest percentage of LMI households with a housing problem in the Consortium area concerns either Severe Cost Burden or Cost Burden. Data is provided in the Cost Burden >30% Table and the Cost Burden >50% Table (also known as Severe Cost Burden) concerning the types of households affected.

The types of household detailed in these Tables include Small Related (four or fewer related persons), Large Related (five or more related persons), Elderly (household with at least one person 62-74 years old), and Other. The “other” category would include, for example, households with at least one frail elderly (aged 75 and older), single-person households, and households composed of unrelated members. Because single-person households are not broken out separately, it is difficult to know how many of the “other” households represent single-person households.

For households categorized as “other,” Cost Burden and Severe Cost Burden occur the most frequently in households at the 0-30% AMI income level regardless of whether the household rents or owns the home.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on estimates from the Consortium region's 2014 Point-in-Time Homeless Count, there are 246 severely mentally ill adults who are homeless; and 101 homeless adults with a chronic substance abuse disorder. Additionally, there were 192 homeless survivors of domestic violence.

What are the most common housing problems?

The overwhelming housing problem is severe cost burden. There are 22,700 LMI households (12,585 renter and 10,115 owner) that are estimated to pay more than 50% of their income on housing costs. The other housing problems identified, though not nearly as prevalent as cost, are severe overcrowding (affecting 440 LMI renter households, and 78 owners), and substandard housing -- lacks kitchen or plumbing – (affecting 980 LMI renters and 229 LMI owners).

Are any populations/household types more affected than others by these problems?

These problems affect renters more frequently than homeowners. They also tend to be concentrated toward the lower end of the LMI income continuum, especially for renters.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Approximately 13% of total households in the Consortium region have children age six and younger; however, among LMI households, it is 16%. Approximately 50% of all households with children six or younger present (9,919 out of 19,802) are low-income (LMI). LMI households with small children are divided among income levels as follows: 0-30%AMI (27%), 30-50% AMI (28%), and 50-80% AMI (44%)..

It is clear that a significant number of households with children in the Consortium area also have an extremely low income level. If combined with other risk factors, these households may be more vulnerable to homelessness. Risk factors may include:

Severe housing cost burden – Homelessness is primarily a problem associated with housing affordability, the combination of very low-income and relatively high housing cost comprise a significant risk factor.

Medical problems – if one or more adults in an LMI household are on disability, it is unlikely that that household will be able to adequately cover all the expenses associated with raising children, in addition to medical and housing costs.

Criminal history – An adult with a criminal history has a great deal of difficulty finding a job.

Addiction and mental illness – Adults with a history of addiction or mental illness also find it difficult to find and maintain employment.

Poor credit/ poor rental history – Having poor credit and/or poor rental history reduces the options of low-income families when they do face a crisis. They are often unable to borrow money from traditional lenders like banks, and if forced to move, they have difficulty finding a new place to live.

Opportunity Council and Community Action of Skagit County provide rapid re-housing assistance in the region. Rapid re-housing clients who are nearing termination of assistance may request additional assistance due to continued lack of employment by working age adults in the household. They may also need assistance with more intensive employment services to help them become job-ready. Assistance with child care is a common need that is also related to successful employment. Throughout the period of assistance, it is also common for housing case managers to help clients access a variety of mainstream benefits and community-based social and health services. Finally, it is useful for rapid rehousing programs to provide follow-up check-ins after program exit. The families and individuals should have continued contact with someone familiar with the case who can assist, support, encourage, and mentor them as problems arise.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Households are at-risk of homelessness when the housing cost burden is severe, meaning, housing costs equal or exceed 50% of total household income and the total income of the household is at or below 50% AMI (very low-income).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

According to HUD, the risk of homelessness increases when household income is below 30% AMI, and the household must move into an emergency shelter or similar setting, and one of the following extenuating circumstances is present: the household has moved for economic reasons at least two times in the last 60 days, the household members are living in someone else's home due to economic hardship, they will lose current housing within three weeks, they live in a hotel/motel not paid through charity or a government program, they live in severely overcrowded conditions, or they are leaving publicly-funded institutional care.

Discussion

Addressing the housing needs, especially those associated with risks of homelessness, makes the following efforts high priorities for the Consortium's Consolidated plan:

- increase the availability of rent assistance to create more affordable rental opportunities within the existing inventory of housing;
- increase the supply of affordable housing (including the supply of permanent supportive and other special needs housing);
- preserve the existing housing stock of affordable housing; and
- develop new resources to increase supply and maintain affordable housing stock through new and creative partnerships.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

In this section, the Consortium examines specific categories of needs to determine whether individual races or ethnic groups have disproportionately greater needs concerning housing problems. A disproportionately greater need is recognized to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Households with no/negative income are listed for reference in the tables but are not included in the totals. Results will be seen in the discussion section.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,150	1,522	833
White	5,644	1,269	578
Black / African American	75	0	94
Asian	292	20	33
American Indian, Alaska Native	212	109	34
Pacific Islander	4	0	10
Hispanic	727	90	79

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,245	2,973	0
White	5,954	2,724	0
Black / African American	45	10	0
Asian	158	48	0
American Indian, Alaska Native	177	98	0
Pacific Islander	4	0	0
Hispanic	714	69	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,784	8,739	0
White	7,419	7,564	0
Black / African American	79	0	0
Asian	248	172	0
American Indian, Alaska Native	162	267	0
Pacific Islander	39	45	0
Hispanic	724	502	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,118	6,757	0
White	4,583	6,021	0
Black / African American	80	54	0
Asian	132	90	0
American Indian, Alaska Native	74	146	0
Pacific Islander	0	10	0
Hispanic	187	293	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Discussion

Housing Problems: Disproportionally Greater Need at 0-30% AMI

At 0%-30% AMI, there are 7,150 homes affected with Housing Problems out of 8,672 (82%).

Disproportionately greater need (at least 10 points higher than 82%) exists for:

- Black/African Americans (75 out of 75 households for 100%)
- Asians (292 out of 312 households for 94%),
- Pacific Islanders (4 out of 4 households for 100%).

Housing Problems: Disproportionally Greater Need at 30-50% AMI

At 30-50% AMI, there are 7,245 homes affected with Housing Problems out of 10,208 (71%).

Disproportionately greater need (at least 10 points higher than 71%) exists for:

- Black/African Americans (45 out of 55 households for 82%)
- Pacific Islanders (4 out of 4 households for 100%).
- Hispanic (714 out of 783 households for 91%).

Housing Problems: Disproportionally Greater Need at 50-80% AMI

At 50-80% AMI, there are 8,784 homes affected with Housing Problems out of 17,523 (50%).

Disproportionately greater need (at least 10 points higher than 50%) exists for:

- Black/African Americans (79 out of 79 households for 100%).

Housing Problems: Disproportionally Greater Need at 80-100% AMI

At 80-100% AMI, there are 5,118 homes affected with Housing Problems out of 11,875 (43%).

Disproportionately greater need (at least 10 points higher than 43%) exists for:

- Black/African Americans (80 out of 134 households for 60%)
- Asians (132 out of 222 households for 59%).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

In this section pertaining to severe housing problems, as in the previous section pertaining to housing problems, the Consortium will examine specific categories of needs to determine whether individual races or ethnic groups have disproportionately greater needs. A disproportionately greater need is recognized to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Households with no/negative income are listed for reference in the tables but are not included in the totals. Results will be seen in the discussion section.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,165	2,487	833
White	4,839	2,065	578
Black / African American	75	0	94
Asian	207	105	33
American Indian, Alaska Native	177	137	34
Pacific Islander	4	0	10
Hispanic	678	139	79

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,939	6,269	0
White	3,314	5,358	0
Black / African American	40	20	0
Asian	58	149	0
American Indian, Alaska Native	32	234	0
Pacific Islander	0	4	0
Hispanic	385	398	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,344	14,150	0
White	2,853	12,115	0
Black / African American	0	79	0
Asian	58	357	0
American Indian, Alaska Native	67	367	0
Pacific Islander	25	59	0
Hispanic	299	931	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,356	10,528	0
White	1,237	9,398	0
Black / African American	0	129	0
Asian	24	198	0
American Indian, Alaska Native	54	161	0
Pacific Islander	0	10	0
Hispanic	23	452	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

Discussion

Severe Housing Problems: Disproportionally Greater Need at 0-30% AMI

At 0%-30% AMI, there are 6,165 homes affected with Severe Housing Problems out of 8,652 (71%).

Disproportionately greater need (at least 10 points higher than 71%) exists for:

- Black/African Americans (75 out of 75 households for 100%)
- Pacific Islanders (4 out of 4 households for 100%).
- Hispanic (678 out of 817 households for 83%).

Severe Housing Problems: Disproportionally Greater Need at 30-50% AMI

At 30-50% AMI, there are 3,939 homes affected with Severe Housing Problems out of 10,208 (39%).

Disproportionately greater need (at least 10 points higher than 39%) exists for:

- Black/African Americans (40 out of 60 households for 67%)
- Hispanic (385 out of 783 households for 49%).

Severe Housing Problems: Disproportionally Greater Need at 50-80% AMI

At 50-80% AMI, there are 3,344 homes affected with Severe Housing Problems out of 17,494 (19%).

Disproportionately greater need (at least 10 points higher than 19%) exists for:

- Pacific Islander (25 out of 84 households for 30%).

Severe Housing Problems: Disproportionally Greater Need at 80-100% AMI

At 80-100% AMI, there are 1,356 homes affected with Severe Housing Problems out of 11,884 (11%).

Disproportionately greater need (at least 10 points higher than 11%) exists for:

- American Indian, Alaska Native (54 out of 214 households for 25%)

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

In this section pertaining to housing cost burden, as in the previous sections pertaining to housing problems, the Consortium will examine specific categories of needs to determine whether individual races or ethnic groups have disproportionately greater needs. A disproportionately greater need is recognized to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Households with no/negative income are listed for reference in the tables but are not included in the totals. Results will be seen in the discussion section.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	66,017	22,225	14,198	876
White	60,050	19,729	12,348	620
Black / African American	326	224	145	94
Asian	1,213	638	368	33
American Indian, Alaska Native	1,190	322	234	40
Pacific Islander	156	22	29	10
Hispanic	3,082	1,290	1,074	79

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Cost Burden: Disproportionally Greater Need at 0-30% AMI

At 0%-30% AMI, there are 66,017 homes affected with Housing Cost Burden out of 102,440 (64%).

Disproportionately greater need (at least 10 points higher than 64%) exists for:

- Pacific Islanders (156 out of 207 households for 75%).

Cost Burden: Disproportionally Greater Need at 30-50% AMI

At 30%-50% AMI, there are 22,225 homes affected with Housing Cost Burden out of 102,440 (22%).

Disproportionately greater need (at least 10 points higher than 22%) exists for:

- Black/African Americans (224 out of 695 households for 32%)

Cost Burden: Disproportionally Greater Need at 50-80% AMI

At 50-80% AMI, there are 14,198 homes affected with Housing Cost Burden out of 102,444 (14%).

- There are no race or ethnic group that have a disproportionate need related to cost burden in this income group.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

A summary of groups affected by disproportionately greater needs can be seen below.

NA-15 Housing Problems

- At 0-30% AMI: Black/ African American, Asian, Pacific Islander.
- At 30%-50% AMI: Black/ African American, Pacific Islander, and Hispanic
- At 50%-80%AMI: Black/ African American.
- At 80%-100% AMI: Black/ African American, Asian.

NA-20 Severe Housing Problems

- At 0-30% AMI: Black/ African American, Pacific Islander, and Hispanic.
- At 30%-50% AMI: Black/ African American, and Hispanic
- At 50%-80%AMI: Pacific Islander.
- At 80%-100% AMI: American Indian/Alaska Native.

NA-25 Housing Cost Burden

- At 0-30% AMI: Pacific Islander.
- At 30%-50% AMI: Black/ African American.

If they have needs not identified above, what are those needs?

No additional needs have been identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Island County compared to Skagit and Whatcom counties has a higher proportion of people who are Black/African American, Asian, and Filipino. Skagit County has a relatively high proportion of people of Hispanic ethnicity. Whatcom County has a higher proportion of people who are Native American or Alaska Native.

NA-35 Public Housing – 91.205(b)

Introduction

The Skagit County Consortium region is home to nine Public Housing Agencies. Five of these are Tribally Designated Housing Entities (TDHE) serving Native American communities in Skagit and Whatcom Counties.

- Anacortes Housing Authority
- Housing Authority of Island County
- Housing Authority of Skagit County
- Lummi Housing Authority
- Nooksack Indian Tribe
- Samish Indian Nation
- Swinomish Housing Authority
- Upper Skagit Tribe
- Whatcom County Housing Authority

Description of Public Housing Authorities that operate within the participating Consortium jurisdictions

Anacortes Housing Authority

The Anacortes Housing Authority owns, partnerships and/or manages 183 units of affordable housing within the City of Anacortes. Anacortes Housing Authority owns and manages 112 HUD subsidized “public housing” units. Anacortes Housing Authority has a partnership and 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 of Island County owns and manages 148 units of affordable housing within Island County and is in the process of constructing a 26 unit LIHTC project. 110 of these units are federally subsidized Public Housing for seniors (62+) and disabled. Those units receive funding from the US Department of Housing and Urban Development (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 WA State Dept. of Commerce.

Housing Authority of Skagit County

The Housing Authority of Skagit County owns and manages 263 units of affordable housing within Skagit County. 60 of these units receive rental subsidies through the U.S. Department of Agriculture, and occupancy is restricted to farmworker households. 80 units were developed through Low-Income Housing Tax Credits and are available to eligible farmworker households. Of the remaining 123 units, 85 units are located at the Burlington Terrace Apartments, which is centrally located in Burlington, WA with easy access to I-5, schools, shopping and other amenities. The final 38 units are located in the President Apartments, a historic hotel located in downtown Mount Vernon. Rents at both of these apartment

complexes are well below market rents in the area. The Housing Authority of Skagit County does not own or manage any HUD subsidized “public housing” units. The Housing Authority manages a Housing Choice Voucher Program for all of Skagit County including VASH and Non-Elderly Disabled Programs. Numbers provided in the accompanying tables reflect the entire county-wide Housing Choice Voucher Program.

Whatcom County Housing Authority

The Bellingham/Whatcom County Housing Authority (BWCHA) assist approximately 1,738 households with Housing Choice Voucher Program (HCV) Section 8 (S8) that includes 274 project based units and tenant based rental assistance. Included are 45 Veteran Affairs Supportive Housing Vouchers tenant and project-based, 75 Mainstream V for households with disabilities and 75 Non-elderly disabled households.

BWCHA administers the Housing Opportunities for Persons with HIV/AIDs Program (HOPWA) for a four county area that includes Whatcom County. Annually, approximately 12 households in Whatcom County are provided funding assistance directly related to housing needs.

BHA also administers funding for the Shelter Plus Care Program working with local sponsor agencies 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 area that includes: 1 single family scattered site home, 32 public housing units, 24 rural development (agricultural), 11 rural development senior housing units, 61 units of low income housing tax credits units, and 50 Low Income Housing Tax Credit (LIHTC) senior units. There are also 30 public housing units in the unincorporated area of Bellingham.

BWCHA’s current activities outside of Bellingham include recently completed moderate to significant rehabilitation of 61 LIHTC family units and on-going renovations and updates of the 61 Public Housing units.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Number of units vouchers in use	0	0	222	611	59	801	37	0	273

Table 21 - Public Housing by Program Type

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Alternate Data Source Name:

Housing Authorities of Island, Skagit, Whatcom counties, and Anacortes Housing Authority

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	74	0	18	22	0
# of Elderly Program Participants (>62)	0	0	76	305	0	119	3	0
# of Disabled Families	0	0	35	557	1	366	10	0
# of Families requesting accessibility features	0	0	0	540	0	540	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	10	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authorities of Island, Skagit, Whatcom counties, and Anacortes Housing Authority

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	120	1,301	8	772	40	0	371
Black/African American	0	0	6	34	0	19	3	0	6
Asian	0	0	2	15	0	5	0	0	8
American Indian/ Alaska Native	0	0	0	15	0	5	2	0	10
Pacific Islander	0	0	2	9	0	5	2	0	0
Other	0	0	0	1	0	1	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authorities of Island, Skagit, Whatcom counties, and Anacortes Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	3	220	8	191	3	0	15
Not Hispanic	0	0	127	1,151	0	615	44	0	366

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 24 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authorities of Island, Skagit, Whatcom counties, and Anacortes Housing Authority

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Anacortes Housing Authority: The Anacortes Housing Authority owns and manages 112 public housing units. The Harbor House is a 50 unit complex designed for persons who are elderly and/or disabled. AHA has three ADA accessible 2-bedroom units and one 3-bedroom unit.

Housing Authority of Island County: The Housing Authority of Island County owns 110 public housing units. The wait for these units can be three to six years depending on the area of the island the prospective tenant chooses to reside. Brookhaven (Langley) is the most requested and has the longest waiting list. If prospective applicants are willing to accept a studio/efficiency unit, their wait times may be shortened.

Housing Authority of Skagit County: The Housing Authority of Skagit County does not own or manage any public housing units.

Whatcom County Housing Authority: The Bellingham Housing Authority Manages 209 units of public and affordable housing in Whatcom County. There are seven accessible units, two at LIHTC properties, four public housing units located in the county, and one rural development unit.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Anacortes Housing Authority: There are 119 households (197 persons) on the Public Housing waiting list. Of these 18 are elderly households, 13 are elderly & disabled, 44 are non-elderly disabled households and the remaining 44 have not reported being elderly or disabled. The most immediate need to address the waiting list is increased funding for affordable single and family housing.

Housing Authority of Island County: There are 60 households on the Section 8 waiting list, the waiting list will open on April 1 for 60 days (closing 31 May 2015), and we anticipate we will receive 500 applications. Of these 20% (12) are elderly households, 40% are non-elderly disabled households and the remaining 40% have not reported being elderly or disabled. The most immediate need to address the waiting list is increased funding for affordable family housing. The households already on the waiting list have been waiting for over 6 years. Although we are opening our waiting list for a 60 day period, applicants should not expect immediate assistance, this is only providing an opportunity to get on the list since it has been closed since March 2009.

Housing Authority of Skagit County: There are 1786 households (4600 Family members) on the Section 8 waiting list. Of these 13% (227) are elderly households, 17% (309) are non-elderly disabled households and the remaining 70% (1250) have not reported being elderly or disabled. The most immediate need to address the waiting list is increased funding for affordable family housing.

Whatcom County Housing Authority:

Affordable housing units are an immediate need. Public Housing Waitlist are long and new HCV S8 families are finding it difficult to locate a safe decent housing situation. Security deposits and

transportation are also of concern for families. Vacancy rates are very low in Whatcom County and lack of affordable unit construction over the past 6 years, is contributing to the difficulty for very low income families with vouchers to locate units. In addition, owner/agents require 1st month's rent and security deposits that very low income families must seek assistance for. Since the fall of 2014, the Housing Authority has received a significant number of rent increase notifications for HCV S8 families residing in the County. Approximately 71% of the HCV S8 households are elderly, elderly/disabled and disabled living on fixed incomes. Some of these HCV S8 families are choosing to pay a little more out of pocket to stay where there is access to transportation, local services and schools. There are some families that may have affordable rents in the far reaches of the County, but still have transportation needs to meet medical and other social service appointments in Bellingham that are not available in the County. Gas prices have certainly impacted choices for those with vehicles and where public transportation is limited.

How do these needs compare to the housing needs of the population at large

Anacortes Housing Authority: The population at large includes 57 households with a disability and 18 elderly while on Public Housing waiting list. This is primarily because 44 households on the Public Housing waiting list are for non-elderly disabled households.

Housing Authority of Island County: The population at large includes 15.6% households with a disability while the Section 8 waiting list includes only 8%. This is primarily because 5% of all the Island County Section 8 vouchers are specifically for non-elderly disabled households.

Housing Authority of Skagit County: The population at large includes 15.6% households with a disability while the Section 8 waiting list includes only 8%. This is primarily because 37% of all the Skagit County Section 8 vouchers are for non-elderly disabled households.

Whatcom County Housing Authority: The same concerns exist for the public at large. More affordable units are needed. The Housing Authority and its programs have limited resources to provide rentals and rental assistance to low income families that need it. But also affordability for young families in low to moderate income ranges moving toward homeownership is still very difficult in this economy. Those families too are competing for affordable rentals and seeking to be near work, services and schools that support their families until they have the ability to make other choices.

Discussion

Anacortes Housing Authority: The Anacortes Housing Authority operates 112 public housing units. However, the Anacortes Housing Authority provides an enormous amount of housing assistance through the management of Bayview Apartments Tax Credit/Project Base Section 8 program and Wilson Hotel Tax Credit program. Additionally, the Anacortes Housing Authority owns and operates housing facilities that are extremely important resources for the community. During the consultation process for this plan, it is clear that the Anacortes Housing Authority is eager to partner with the City of Anacortes and others to develop the resources needed to implement the housing goals of the plan.

Housing Authority of Island County: The Housing Authority of Island County operates public housing for seniors and persons with disabilities, as well as other Housing Trust Fund Projects. The Housing Authority provides an enormous amount of housing assistance through the management of Housing Choice vouchers and in the future, VASH vouchers. The Housing Authority of Island County was recently invited to apply for 14 VASH vouchers. The application has been submitted, we are waiting for approval from HUD. Additionally, the Housing Authority is building its first LIHTC project, Sunny View Village, which is targeted to working families that reside on the south end of Whidbey Island.

Housing Authority of Skagit County: The Housing Authority of Skagit County does not operate public housing. However, the Housing Authority provides an enormous amount of housing assistance through the management of Housing Choice vouchers and VASH vouchers. Additionally, the Housing Authority owns and operates housing facilities that are extremely important resources for the community. During the consultation process for this plan, it is clear that the Housing Authority is eager to partner with the City of Mount Vernon and others to develop the resources needed to implement the housing goals of the plan.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Washington State passed legislation that requires county auditors to charge an additional surcharge on recorded documents. These funds are collected to support local strategies to prevent or reduce homelessness. The county governments within the Consortium are the lead agencies for administering these and other funds and for creating and updating each jurisdiction’s 10-Year Plan to End Homelessness as required by state law. Much of the information for this section of the needs assessment is derived from the most recent homeless census conducted in 2014 by each of the three counties, and each county’s Housing Inventory Chart, which is maintained by the Washington State Department of Commerce based on input from each county lead agency.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	330	125
Persons in Households with Only Children	9	1
Persons in Households with Only Adults	209	335
Chronically Homeless Individuals	47	150
Chronically Homeless Families	9	8
Veterans	16	40
Unaccompanied Child	9	1
Persons with HIV	1	0

Table 25 - Homeless Needs Assessment

Alternate Data Source Name:

Island, Skagit, and Whatcom County Point-in-time Counts 2014 - HMIS data

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness within the jurisdiction:

Families and individuals in rural areas who are homeless or at risk of homelessness experience the worst combination of difficult circumstances among homeless populations. There are few, if any, emergency shelters available. The few shelters available usually cater to specific populations such as domestic violence. In addition, there are relatively few jobs and limited public transportation. The rental housing stock is small, and yet the rents are relatively high. This combination of circumstances makes it difficult for providers to offer quality program assistance in the more rural areas of the region.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Each of the three counties in the Consortium region have homeless housing coordinated entry systems at various stages of development. Whatcom County's system has been operating since 2008, Skagit County's since 2013, and Island County's is still in the early stages of development. Therefore it is not yet possible to estimate these statistics uniformly throughout the region. We expect to be able to do that in 2016.

Meanwhile, we can report from Whatcom County's system that approximately 100 households per month received a new homeless housing intake assessment, for a total in 2014 of approximately 1,200 households. On average in Whatcom County, across all homeless populations, the average length of time homeless is 100 days from intake to housing enrollment. This varies considerably by subpopulations: for people fleeing domestic violence, the average length of homelessness is 65 days, for veterans 27 days, for families 101 days.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2014 Point-in-Time Count found 152 homeless families with children in the region, 112 were sheltered and 40 were unsheltered. The Count also found 51 single, unaccompanied, homeless veterans, 12 of whom were sheltered, 39 were unsheltered. The Count also found five homeless families with children that included a veteran, one of which was unsheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data on homelessness by racial and ethnic group is not collected during the annual Point-in-Time Count. The local homeless management information system (HMIS) will be used in the future to provide more detailed demographic data on homeless persons and families throughout the region; however, to date, the capacity to provide such estimates with accuracy is still being developed.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2014, according to the PIT Count, 653 homeless households were encountered. Half (50%) were unsheltered and the other half were sheltered. Of the sheltered households, 52% were residing in emergency shelter and 48% in transitional housing. Families with children are far more likely to be sheltered (74%) compared to households without children (41%).

Comparing individual counties, Whatcom County had 58% of the 653 homeless households, Skagit had 30%, and Island had 11%. For most categories of homeless populations, Whatcom has a majority of the homeless households. However, Whatcom's percentage of unsheltered households is less than half of the region's total (49%); and for unsheltered families with children, Whatcom's share is only 35% of households (Skagit 45% and Island 20%).

Discussion:

Local homeless service providers are hard at work implementing their recently updated 10-Year Plans to End Homelessness. The plans call for more coordination, planning, and data-driven programming and decision

making. The new and improved coordinated entry programs within each of the three counties promise to deliver on the HEARTH Act goals related to reducing the number of people who experience homelessness, reducing repeat episodes of homelessness, and reducing the time that people spend in a state of homelessness. Service providers will continue to deploy a diverse set of tools that include interim housing (shelter and transitional housing), rapid rehousing, and supportive housing that may be specialized to meet the needs of certain populations: youth, minors, individuals and families who are chronically homeless, and people re-entering the communities from institutions such as jail, prison, psychiatric hospitals, and inpatient addiction treatment.

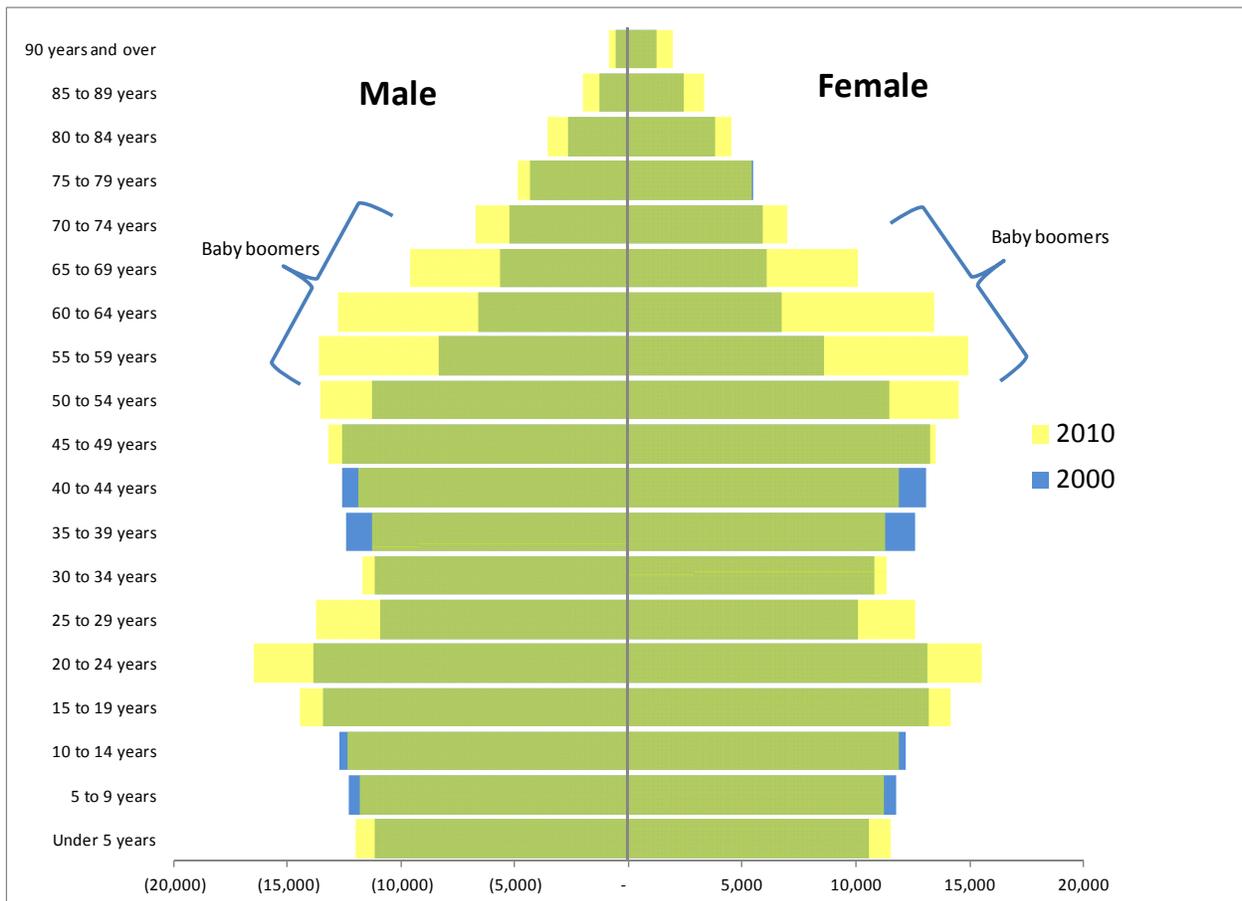
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction: The non-homeless special needs population includes the elderly and frail elderly, persons with disabilities, persons with substance use and mental health needs, victims of domestic violence, persons with HIV/AIDS, veterans and youth.

Describe the characteristics of special needs populations in your community

Special Needs populations may find it difficult to find employment, reliable transportation, and childcare. They often have difficulty paying for essential needs such as food, rent, utilities, health care, and medicine. Special needs populations are diverse. They differ greatly in their needs, some needing more assistance from community-based service providers and others less. Special needs populations often need assistance with medications, food, clothing and daily living assistance. A critical need for each population is stable and sustainable housing that is affordable and in good condition.

Non-homeless special needs elderly and frail elderly: The 2010 Census identifies 59,955 people over the age of 64 living in the region, 15% of the region’s population. Significant increases in the number of persons between the ages 55 - 69 occurred between 2000 and 2010, a 77% increase compared to only a 16% population increase overall. This indicates that the needs, including housing needs, will increase significantly as this baby boom cohort continues to age.



Persons with disabilities: Based on estimates from the Consortium region's 2014 Point-in-Time Homeless Count, there are 246 severely mentally ill adults who are homeless; and 101 homeless adults with a chronic substance abuse disorder. According to the region's public housing agencies, there are 500 housing vouchers being used currently by household that include at least one person who is disabled.

Substance use and mental health: Substance use and mental health are frequently identified as high priority issues. Some indicators of the severity of these special needs in the Consortium region include:

- The percentage of adults at or below 200% of the Federal poverty level who are in need of substance abuse treatment and eligible for subsidized treatment services ranges from 8.7% in Skagit County to 11.7% in Whatcom County; however, for the whole Consortium region, only 35% of these adults received treatment, leaving a treatment gap of 65%. This is about equal to the statewide treatment gap (66%). The treatment gap for individual counties are: Island – 83%; Skagit – 46%; and Whatcom – 69%. (Source: WA DBHR Trends Report 2010).
- The rate of adult treatment admissions for heroin addiction increased substantially in all three Consortium counties between the years 2004 and 2009. In Island County the rate of heroin treatment admissions from 9 per 100,000 population in 2004 to 13 in 2009. In Skagit, from 140 to 265, and in Whatcom from 49 to 187. (Source: WA DBHR Trends Report 2010).
- During the 2013 homeless census, 101 homeless persons in the Consortium region self-reported having a substance abuse disability and 246 reported having a mental illness.

Domestic violence: Domestic violence is one of several primary factors associated with homelessness. During the 2013 homeless census, 192 homeless persons reported being a survivor of domestic violence.

What are the housing and supportive service needs of these populations and how are these needs determined?

A single type of housing will not work for all those in need of housing assistance. Some groups do better in group settings in which they can find mutual support. Others may do better in individual settings that are more integrated into neighborhoods; those living with acute disabilities may need housing that includes daily supportive services. A diverse inventory of special needs housing should be the goal of communities in the Consortium region. While there may be general consensus by service providers about the type, location and intensity of service needs for certain special needs populations; service providers and their clients also value consumer choice in housing and services. These preferences are best accommodated by having a diverse mix of housing. Therefore, housing determinations are based on both general and specific, client-centered criteria.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Washington State Department of Health reports that there are 363 persons in the Consortium region presumed to be living with HIV/AIDS as of December 31, 2013 (WA State Dept. of Health, HIV Surveillance Semiannual Report, June 2014).

Public Size and Characteristics of Population with HIV / AIDS

Consortium region residents living with HIV/AIDS have access to services from Bellingham-based Evergreen Wellness Advocates, a grassroots community effort that began in 1985 to meet the needs of people living with HIV and AIDS. The organization now services in 11 Western Washington counties, including Island, Skagit and Whatcom, with a range of programs and services, including:

- Case management
- Women's program
- Volunteer program
- Emergency financial assistance (Barney Wood Memorial Fund)
- Community education and forums
- Outreach and prevention

Discussion:

The rapidly growing elderly population presents a challenge to the community to prepare for housing and other special needs unique to older adults. The housing cost burden for the elderly population, particularly renters, is already high and is projected to increase in both prevalence and magnitude.

Other special needs populations are best accommodated by having some level of consumer choice in housing type (e.g. congregate living versus scattered site) and location. They are also best served by having supportive services that are tailored to the needs of individual tenants, including having the option to obtain housing stability without the prerequisite of mandatory service participation as one would find in a “housing-first” or harm reduction supportive housing model.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

NOTE: This section of the plan is limited to describing the non-housing community development needs of the cities of Mount Vernon and Anacortes because they are the only jurisdictions that receive Community Development Block Grant (CDBG) funds that can be used for non-housing needs.

Describe the jurisdiction's need for Public Facilities:

Mount Vernon: Public facilities needs – as they relate to the priorities of the consolidated plan – are described in detail in the City's Downtown and Waterfront Master Plan. Topping the list of necessary public facilities is the completion of the floodwall, which is the primary means of flood hazard mitigation necessary for the safety of residents and to encourage private redevelopment investments that are needed to realize the City's vision for Downtown. Other public facilities needed include pedestrian and circulation improvements, streetscape improvements, and public restrooms.

Anacortes: Anacortes's most pressing public facility needs include a community center, boys & girls club/teen center. Much community input has presented the need for a centralized community center that can provide multiple services to the community at large. Also, the local chapter of the Boys & Girls Club was recently dislocated from its long-standing location and re-located in the basement of City Hall. This location is definitely not ideal as it is far from the schools with children bused to the location and does not adequately accommodate the needs of the children and staff. Teens in the Anacortes area are sorely lacking a place to go after school that is safe and provides a positive atmosphere to foster learning and develop skills to help them become quality adults. Much community input has been expressed for these type of facilities.

How were these needs determined?

Mount Vernon: A key element of the master planning process was creation of a Citizen Advisory Group (CAG) comprised of downtown business leaders, property owners, and other local stakeholders. In addition to CAG meetings, the public involvement process included four public meeting/open houses and seven City Council briefings.

Anacortes: Since 2014, the City has been conducting an extensive update of the 2016 Comprehensive Plan (Comp Plan). The Comp Plan serves a wide range of purposes and functions including promotion of the health, safety and welfare of the public. A Citizen's Advisory Committee was established to oversee the development of the Comp Plan and is made up of business leaders, property owners and other local stakeholders. This Committee is compiling and reviewing the vast public input from the four community workshops to date and various city-wide surveys regarding all aspects in future development of the City. In addition, in 2014, the Port of Anacortes prepared the North and West Basin Concept Plan as part of their Comprehensive Plan to obtain community input on the needs and desires to develop the marina and core downtown areas. The most predominant needs presented through this processes has been a community center and children/teen activity centers.

Describe the jurisdiction’s need for Public Improvements:

Mount Vernon: The City’s Downtown and Waterfront Master Planning process identified a common vision for the Downtown target area, which includes amenities such as:

- Adequate parking
- Streetscape and sidewalk improvements
- Art and water features
- Permanent Farmer’s Market
- Children’s museum
- Art and history museum
- Outdoor cinema
- Public art
- River activities
- Public dock
- Public restrooms

Anacortes: The 2016 Comprehensive Plan update process and the Port of Anacortes’s North and West Basin Concept Plan identified the following common elements for the City:

- Street repair throughout the city
- Sidewalk installation and repair
- South Commercial streetscape
- Maritime museum
- Pedestrian connectivity between Cap Sante Marina and downtown
- Boat launches for both non-motorized and motorized boats
- Waterfront events center
- Small boat center
- Increasing walkability throughout city
- Improve vehicular mobility throughout city
- Improved parking throughout city
- Multi-use plaza, lawn, dog park and children’s play area

How were these needs determined?

Mount Vernon: Through the Downtown and Waterfront Master Plan process described above.

Anacortes: Through the 2016 Comp Plan update and the North and West Basin Concept Plan described above.

Describe the jurisdiction’s need for Public Services:

Mount Vernon: The City provides CDBG funding assistance for public (human) services to low-income persons and households in the City. The City has typically funded public service in two areas: homeless Shelter Services, and basic needs

Anacortes: The City provides the full 15% CDBG funding for public services to low income persons and households within the city. These funds are typically provided to an emergency family shelter and basic needs.

How were these needs determined?

Mount Vernon: The needs have been determined through the process of stakeholder consultation, Citizen Participation, and public comment.

Anacortes: The needs are determined through stakeholder consultation, citizen participation and public comment.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Introduction

Housing affordability and access to adequate housing are driven largely by trends in population dynamics and labor market conditions, which vary considerably, even within this relatively small, three-county region. Therefore, the drafters of this plan were fortunate to receive assistance from HUD's Region 10 Director of the Economic and Market Analysis Division (EMAD). The following market overview of each of the three counties in the Consortium region is excerpted from very recent EMAD reports.

Island County

Income

In Island County, the inflation-adjusted median wage increased at an average annual rate of 0.4 percent from 2001 through 2013 compared with 1.7 percent from 1990 through 2000.

Population

As of December 1, 2014, the population of Island County was estimated at 80,125, increasing at an average annual rate of 0.4 percent since 2010. The relatively slow pace of population growth since 2010 was primarily because of weak labor market conditions in 2010 and 2011 and the recovery which didn't begin until mid-2012 when jobs increased at annual rate of just 0.4 percent through May of 2013.

As the labor market continues to recover, population growth is forecast to increase at an average annual rate of 0.7 percent to 81,925 by December 2017.

Both owners and renters paid a greater percentage of income on housing in 2013 compared with 2000. Monthly owner costs of greater than 30 percent of income increased from 34.3 percent in 2000 to 46.7 percent in 2010 compared with 31.3 percent to 39.0 in Washington State. Gross rents of greater than 30 percent of income were 34.3 percent in 2000 increasing to 45.6 percent in 2010 compared with 39 percent to 50.8 percent in Washington.

Slightly outpacing population growth, household growth is expected to increase in response to improving labor market conditions averaging an annual rate of growth of 0.9 percent, or 300 households, during the 3-year forecast period.

Sales Housing Market

Sales housing market conditions are balanced to soft in Island County but improving. As of December 1, 2014, the owner vacancy rate was 3.5 percent compared with 3.0 percent as reported in the 2010

Census. Sales of existing homes increased 9 percent to 1,900 during the 12-month period ending October 2014 (CoreLogic). The average price of an existing home sold was \$277,000, an increase of 7 percent from a year earlier. New home sales increased 49 percent to 110 and the average price of a new home sold decreased 3 percent to \$276,100.

For the second consecutive year, the Washington Center for Real Estate Research (WCRER) Housing Affordability Index declined for Island County. During the first quarter of 2014 the Index for all buyers was 158.5 and the First-Time Homebuyer Affordability Index was 96.5 compared with 168 and 100.3 in the first quarter of 2013.

Rental Market

As of December 1, 2014, the rental market was balanced in Island County with vacancy rate of 4.3 percent. Interviews with property managers and apartment leasing agents indicated that both the single family and apartment segments of the market were tight. According to the 5-year 2009-2013 American Community Survey, the median contract rent in Island County was \$951. The median contract rent increased at an average annual rate of 4 percent from April 2000 Census to the 5-year 2009-2013 period.

Based on preliminary data, no permits were issued for multifamily construction during the 12 months ending November 2014 and none were issued for the previous 12-month period. Building permit activity from 2008 to 2013 was at its lowest level since the early 1980s. The most active period of multifamily construction in Island County since 2000 was from 2001 through 2004 when permits averaged 90 units a year. Since 2008, the only multifamily permit issued was in for a duplex in 2012.

Construction of rental housing did not keep pace with the increase in renter households from 2000-2009.

- Estimated total additions to rental housing from 2000-2009: 725
- Total change in renter households from 2000-2009: 1,200
- According to data from CBRE EA, all 120 multifamily units completed since 2000 were for senior renters.

An improving economy and a tight rental market are the primary factors contributing to expected demand of 110 units a year during the forecast period.

	County		
	Island	Skagit	Whatcom
Sales Housing Market			
Owner vacancy rate	3.50%	2.50%	2.20%
Existing home average price (2014)	277,000	245,500	257,100
New home average price (2014)	276,100	295,500	326,500
Housing Affordability Index - all buyers (Q4 2014)	140.1	144.4	135.8
Housing Affordability Index - first-time buyers (Q4 2014)	87.3	70.9	75.0
Rental Housing Market			
Rental vacancy rate (Fall 2014)	4.30%	3.50%	5.00%
Median contract rent (2013)	\$ 951	\$ 807	\$ 750
Median contract rent (2000)	\$ 597	\$ 583	\$ 540
Annual percent increase in contract rent (2000-2013)	4.6%	3.0%	3.0%
Expected future demand for new rental units per year (2015-2017)	110	170	500

Skagit County

Income

In Skagit County, the inflation-adjusted median wage increased at an average annual rate of 0.6 percent from 2001 through 2013 compared with 0.9 percent from 1990 to 2000.

Population

As of July 1, 2014, the population of Skagit County was estimated at 119,600, increasing at an average annual rate of 0.5 percent, or 525 persons, since 2010. The relatively slow pace of population growth since 2010 was primarily because the labor market recovery did not begin in Skagit County until 2013. Since 2000, population growth was greatest during the period 2003 to 2008 averaging 1.5 percent annually.

As the labor market continues to recover, population growth is forecast to increase at an average annual rate of 1.0 percent to 123,225 by June 2017.

Weak labor market conditions resulted in household growth not keeping up with population growth leading to reduced household formation during the period.

Both owners and renters paid a greater percentage of income on housing in 2013 compared with 2000. Monthly owner costs of greater than 30 percent of income increased from 35.4 percent in 2000 to 42.8 percent in 2010 compared with 31.3 percent to 39.0 in Washington State. Gross rents of greater than 30

percent of income were 32.2 percent in 2000 increasing to 53.8 percent in 2010 compared with 39 percent to 50.8 percent in Washington (2000 Census, ACS 3-year 2009-2013).

In tandem with population growth, household growth is expected increase in response to improving labor market conditions averaging an annual rate of growth of 0.9 percent, or 425 households, during the 3-year forecast period.

Sales Housing Market

Sales housing market conditions are slightly soft in Skagit County but are improving. As of July 1, 2014, the owner vacancy rate was 2.5 percent compared with 2.6 percent as reported in the 2010 Census. Sales of resale homes increased 11 percent to 1,575 during the 12-month period ending June 2014 (CoreLogic). The average price of a resale home sold was \$245,500, an increase of 5 percent from a year earlier. New home sales increased 21 percent to 204 and the average price of a new home sold increased 16 percent to \$295,500.

After increasing for five consecutive years, the Washington Center for Real Estate Research (WCRER) Housing Affordability Index declined during 2013. During the first quarter of 2014 the Index for all buyers was 150.1 and the First-Time Homebuyer Affordability Index was 77.1 compared with 183.7 for all buyers and 123.6 for first-time buyers in the first quarter of 2013.

Based on preliminary data, during the 12 months ending June 2014, 254 permits were issued for single family construction, relatively unchanged from the 259 permits issued for the same period a year earlier. Permits issued for single family construction averaged 211 from 2009 through 2011 compared with the peak average of 875 from 2005 through 2007.

The pace of single-family home construction from 2000 to 2010 far outpaced the growth in owner households.

- Estimated total additions to the Skagit County housing inventory from 2000 – 2009: 8,900
- Estimated total additions to owner-occupied housing from 2000-2009: 7,670
- Total increase in owner households from 2000-2009: 3,400

The demand for new market rate sales housing is expected to improve for the next 3 years averaging 300 units a year. Some portion of demand can be expected to be met by other vacant units.

Rental Market

As of July 1, 2014, the rental market was tight in Skagit County with vacancy a rate of 3.5 percent. Interviews with property managers and apartment leasing agents indicated that both the single family and apartment segments of the market were tight. According to WCRER, the average apartment rent as of September 2013 was \$793 and the average vacancy rate was 2.8 percent for the 1,358 apartments surveyed in Mount Vernon and Anacortes.

According to U.S. Census reports, no permits were issued for multifamily construction in 2013 and only 51 units were issued permits from 2010 through 2012. Construction of rental housing did not keep pace with the increase renter households from 2000-2009.

- Estimated total additions to renter housing from 2000-2009: 1,215
- Total change in renter households from 2000-2009: 3,125
- According to data from CBRE EA, 53 percent of the 606 multifamily units completed since 2000 have been for senior renters, 29 percent for subsidized projects for families and farmworkers and 19 percent were condominiums.

An improving economy and a tight rental market are the primary factors contributing to expected demand of 170 units a year during the forecast period.

Whatcom County

Income

In Whatcom County, the inflation-adjusted median wage increased at an average annual rate of 0.6 percent from 2001 through 2013 compared with 0.9 percent from 1990 to 2000.

Population and Households

As of November 1, 2014, the population of Whatcom County (excluding Bellingham) was estimated at 125,225, increasing at an average annual rate of 0.9 percent, or 1,075 persons, since 2010. The relatively slow pace of population growth since 2010 was primarily because the labor market recovery did not begin to show robust growth in Whatcom County until 2012. As the labor market continues to recover and retirees continue to locate in Whatcom County, population growth is forecast to increase at an average annual rate of 1.1 percent to 129,425 by October 2017.

Weak labor market conditions resulted in a shift in household tenure from owners to renters. In 2010, 74.5 percent of households were owner occupied whereas by November 2014 the percentage of owner occupied households fell to 73.1 percent.

Both owners and renters paid a greater percentage of income on housing in 2013 compared with 2000. Monthly owner costs of greater than 30 percent of income increased from 27.8 percent in 2000 to 29.5 percent in 2009-13 compared with 31.3 percent to 38.0 in Washington State. Gross rents of greater than 30 percent of income were 36.8 percent in 2000 increasing to 46.0 percent in 2009-13 compared with 39 percent to 50.7 percent in Washington (2000 Census, ACS 5-year 2009-2013).

In tandem with population growth, household growth is expected increase in response to improving labor market conditions averaging an annual rate of growth of 1.1 percent, or 550 households, during the 3-year forecast period.

Sales Housing Market

Sales housing market conditions are balanced in Whatcom County. As of November 1, 2014, the owner vacancy rate was 2.2 percent compared with 2.3 percent as reported in the 2010 Census. Sales of existing homes increased 5.4 percent to 1,493 during 2014 (Northwest Multiple Listing Service). The average price of a home sold was \$257,100 during 2014, an increase of 6.1 percent from a year ago. New home sales increased 4.2 percent to 150 and the average price of a new home sold decreased 1.1 percent to \$326,500.

The average annual increase of the median value of a home far outpaced growth in wages from 2000 – 2013.

Based on preliminary data, during 12 months ending November 2014, 271 permits were issued for single family construction, a 6 percent increase from the same period a year ago. Permits issued for single family construction averaged 350 from 2009 through 2011 compared with the peak average of 1,350 from 2003 through 2005.

The demand for new market sales housing is expected to improve for the next 3 years averaging 500 units a year. Some portion of demand can be expected to be met by other vacant units.

Rental Market

As of November 1, 2014, the rental market was balanced in Whatcom County with a vacancy rate of 5.0 percent. According to Census data, the median contract rent in Whatcom County was \$750 (5-year ACS 2009-2013). From 2000 to 2009-2013, the median contract rent increased by 39.1 in Whatcom remainder compared with 43.1 percent in Bellingham city.

Like sales housing prices, the average annual growth in contract rent exceeded growth in wages.

Based on preliminary data, 154 permits were issued for multifamily construction in 2013, but only 51 units were issued permits from 2010 through 2012. Building permit activity from 2009 through 2012 was at the lowest level since the early 1980s.

Construction of rental housing did not keep pace with the increase renter households from 2000-2009.

- Estimated total additions to renter housing from 2000-2009: 800
- Total change in renter households from 2000-2009: 2,575
- According to data from CBRE EA, of the 220 multifamily units completed since 2000, 107 were assisted living apartments and 113 were condominiums.

An improving economy and a tight rental market are the primary factors contributing to expected demand of 90 units a year during the forecast period.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

A large majority (70%) of the Consortium region’s housing stock is single-family (detached or attached) units, and 20% is multi-family housing with two or more units. The rest are mobile homes, boats, RV’s or other types of housing units. Just 5.6%% of the region’s housing stock is in buildings with 20 or more units. 74% of the owner-occupied housing stock is in housing units with 3 or more bedrooms; however, only 34% of the rental stock is 3+ bedrooms. 25% of the rental stock are studio or 1-bedroom units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	122,826	68%
1-unit, attached structure	4,681	3%
2-4 units	11,736	6%
5-19 units	13,800	8%
20 or more units	10,195	5%
Mobile Home, boat, RV, van, etc	17,661	10%
Total	180,899	

Table 26 – Residential Properties by Unit Number

Data Source: 2007-20011 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	346	<1%	2,364	4%
1 bedroom	2,848	3%	11,274	21%
2 bedrooms	23,782	23%	20,969	40%
3 or more bedrooms	77,879	74%	18,212	35%
Total	104,855		52,819	

Table 27 – Unit Size by Tenure

Data Source: 2007-20011 ACS Data

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are 1,946 affordable rental housing units assisted by federal, state and local programs in the Consortium region (459 in Island County, 980 in Skagit County, and 507 in Whatcom County). This includes apartment units that are assisted by the Washington State Housing Finance Commission’s Tax Credit and Bond programs, USDA Rural Housing program, and Public Housing Agencies. These figures do not include rental units operated by Tribally Designated Housing Entities (TDHE’s).

This inventory is comprised of 1.5% studios, 33% 1-bedroom units, 42% 2-bedroom units, 21% 3-bedroom units, and 2.5% 4-bedroom units. In terms of income targeting, 9% of the rental units target 30% AMI or below, 35% target 50% AMI, and 56% target 60% AMI.

Many of these units are set aside to serve specific low-income special needs groups, including people who are disabled (12%), the elderly (25%), farm workers (11%), and people who are homeless (1.4%).

Name	Location	Population	Total units	County	Program
Madrona Valley Apartments	Coupeville	Family	24	Island	Tax Credit; USDA
Saratoga Terrace Apartments	Langley	Family	24	Island	Tax Credit; USDA
Commodore	Oak Harbor	Family	29	Island	USDA
Oak Harbor Estates	Oak Harbor	Family	42	Island	USDA
Cambridge Cove	Oak Harbor	Elderly	37	Island	Tax Credit; USDA
Chelsea Apartments	Oak Harbor	Family	40	Island	Tax Credit; USDA
Fir Village Apartments	Oak Harbor	Family; Disabled	29	Island	Tax Credit; USDA
Harbor Ridge Apartments	Oak Harbor	Family	32	Island	Tax Credit; USDA
Harbor Village Apartments	Oak Harbor	Family	28	Island	Tax Credit
Lexy Manor	Oak Harbor	Family; Disabled	26	Island	Tax Credit
Madrona Manor	Oak Harbor	Family; Disabled	50	Island	Tax Credit
Newport Apartments	Oak Harbor	Family	16	Island	Tax Credit; USDA
Oak Bay Station	Oak Harbor	Family; Disabled	82	Island	Tax Credit; USDA
Anacortes Manor	Anacortes	Elderly	35	Skagit	USDA
Bayside	Anacortes	Family	20	Skagit	USDA
Silverwood	Anacortes	Elderly	24	Skagit	USDA
Silverwood	Anacortes	Elderly	24	Skagit	Tax Credit
Wilson Hotel Housing	Anacortes	Family; Disabled	25	Skagit	Tax Credit
Villa Kathleen	Burlington	Elderly	24	Skagit	USDA
Raspberry Ridge	Burlington	Farm worker	51	Skagit	Tax Credit
Raspberry Ridge II	Burlington	Farm worker	30	Skagit	Tax Credit
Woodgate Apartments	Burlington	Family	40	Skagit	Tax Credit; USDA
Evergreen Manor	Concrete	Elderly	24	Skagit	USDA
Harbor Villa	La Conner	Elderly	16	Skagit	USDA
Fircrest	Mount Vernon	Elderly	36	Skagit	USDA
La Paloma	Mount Vernon	Family	40	Skagit	USDA
Mt Baker Meadows	Mount Vernon	Family	20	Skagit	USDA
Olympic	Mount Vernon	Family	32	Skagit	USDA
Skagit Village	Mount Vernon	Family	36	Skagit	USDA
Ridgeview Terrace Apartments	Mount Vernon	Elderly; Disabled	80	Skagit	Tax Credit; USDA
Salem Village	Mount Vernon	Elderly; Disabled	47	Skagit	Tax Credit
Summerglen	Mount Vernon	Family	153	Skagit	Tax Credit
Villa Santa Maria - Mount Vernon	Mount Vernon	Farm worker	30	Skagit	Tax Credit
Vintage at Mt. Vernon	Mount Vernon	Elderly; Disabled	154	Skagit	Tax Credit
WW - La Venture Workforce Housing	Mount Vernon	Family	42	Skagit	Tax Credit
Sedro Villa	Sedro Woolley	Elderly	21	Skagit	USDA
Bayview Plaza	Blaine	Elderly	30	Whatcom	USDA
Boundary Village	Blaine	Family	24	Whatcom	USDA
Seabreeze Townhouses	Blaine	Family; Disabled	11	Whatcom	Tax Credit
Nooksack Homes II	Deming	Family; Homeless; Disabled	24	Whatcom	Tax Credit
Nooksack Homes III	Deming	Family; Homeless; Disabled	22	Whatcom	Tax Credit
Nooksack Homes IV	Deming	Family; Homeless; Disabled	15	Whatcom	Tax Credit
Everson Meadows	Everson	Family	24	Whatcom	USDA
Lone Pine	Everson	Family	12	Whatcom	USDA
Nooksack Homes I	Everson	Family; Homeless; Disabled	24	Whatcom	Tax Credit
Ferndale Villa	Ferndale	Family	38	Whatcom	USDA
Washington Plaza	Ferndale	Elderly	24	Whatcom	USDA
Beacon Manor Apartments	Ferndale	Family; Disabled	51	Whatcom	Tax Credit
Apple Valley	Lynden	Elderly	30	Whatcom	USDA
ALE Housing, LP - RD Portfolio	Lynden	Elderly; Disabled	85	Whatcom	Tax Credit
River House Apartments	Lynden	Elderly; Disabled	50	Whatcom	Tax Credit
Sumas Square	Sumas	Elderly	11	Whatcom	USDA
Sunset	Sumas	Family	12	Whatcom	USDA
Creekside Meadows	Sumas	Family	20	Whatcom	Tax Credit

There are three Community Land Trusts in the Consortium region. These organizations are primarily providing assistance to low-income homebuyers using a limited equity model of homeownership and land stewardship. The target income group for these programs is between 50% and 80% AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Some of the federally subsidized, privately held units may convert to market rate as subsidy contracts or regulatory agreements expire. Potential conversion of affordable units to market rate units is an ongoing and critical problem.

Does the availability of housing units meet the needs of the population?

With over 600 households homeless, and approximately 22,000 households that pay more than half their income on housing costs, the Consortium cannot say that there is adequate availability of housing units to meet the needs of its population. These needs are reflected in the waiting lists for project-based housing and Section 8 housing vouchers, as well.

Describe the need for specific types of housing:

There are many specific types of housing that are needed in the community. Housing for the homeless, with supportive services, is a high priority. This is particularly important for people who are homeless and who have an addictive or mental illness, and also for people who are homeless and have criminal histories or poor credit, including evictions, on their records. Special needs housing for these populations is needed because it is very difficult for these people to find landlords who will rent to them.

With the aging population, additional housing for the elderly is also needed. For people who are elderly and for people with behavioral health disorders, it is increasingly clear that investments in multi-disciplinary, intensive case management is needed to help people obtain and retain housing and to keep them from using emergency health services to the greatest extent possible.

Additional affordable farm worker housing, as identified in the strategic plan of the Skagit Valley Farmworker Housing Trust Advisory Council, is also needed.

Rental housing for larger families (3+ bedrooms) is also needed, as are more units of rental housing that are accessible for people with mobility limitations.

Discussion

Overall, there is a need for additional affordable housing supply in the Consortium region to meet existing and projected needs. The majority of this housing need is rental housing that serves very low-income households or below. Targeted populations include the homeless, elderly, disabled, farm workers, families with children and housing for persons with behavioral health issues.

Affordable homeownership opportunities are also needed. Each of the three counties in the region include a community land trust focused on providing limited equity homeownership programs that act to preserve the affordability of homes in perpetuity and provide LMI households the opportunity to build wealth. This allows many community land trust homeowners to move into conventional homeownership should they choose to do so.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section of the Consolidated Plan examines the Cost of Housing in the Consortium area. Specific areas of consideration are the availability of housing at all income levels, the Affordability of Housing, and how rental rates in the Consortium compare to the Fair Market rate for the area.

Over the past decade, income has not kept pace with housing costs -- particularly owner-occupied housing. The median value of homes increased 98% in Island County, 101% in Skagit County, and 109% in Whatcom County from 2000 to 2011. Rents increased at a more modest level, increasing 63% in Island, 22% in Skagit, and 32% in Whatcom during the same period. Household incomes during this same period increased just 30%.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2007-2011	% Change
Median Home Value			
Island County	157,300	312,000	98%
Skagit County	139,500	280,800	101%
Whatcom County	139,000	290,400	109%
Median Contract Rent			
Island County	539	878	63%
Skagit County	646	785	22%
Whatcom County	560	739	32%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,969	10%
\$500-999	26,423	52%
\$1,000 or more	19,029	38%
Total	50,421	

Table 29 - Rent Paid

Data Source: 2007-2011 ACS Data

Median Household Income

	Base Year: 2000	Most Recent Year: 2007-2011	% Change
Median household Income			
Island County	45,513	59,328	30%
Skagit County	42,381	55,555	31%
Whatcom County	40,005	51,389	28%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Housing Affordability

Units affordable to Households earning % HUD area median family income (HAMFI)	Renter	Owner
30% HAMFI	2,890	No data
50% HAMFI	9,595	3,125
80% HAMFI	30,830	8,970
100% HAMFI	No data	18,310
Total	43,315	30,405

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Housing Cost Burden

Source: Aston, Tom (HUD) Special Housing Situation Reports; 1990 and 2000 Census, ACS 5-year 2009-2013
Source: Aston, Tom (HUD) Special Housing Situation Reports; 1990 and 2000 Census, ACS 5-year 2009-2013

Another measure of affordability compares wages in the local labor market to rent prices in that same local market. A recent report by the Washington State Department of Commerce calculated the percent of local area median income that was needed to afford the fair market rent without experiencing a high cost burden in each of the state’s counties. This analysis was conducted for two types of households: (A) one-person household occupying a one-bedroom rental; and (B) a four-person household occupying a three-bedroom rental.

For singles occupying one-bedroom units, the amount of income needed to avoid a housing cost burden ranges from 59% of area median income (AMI) in Island County, to 67% of AMI in Whatcom County. Similarly, for larger households (four people in a three-bedroom unit), the range of household income needed is lowest in Island County (72%) and highest in Whatcom County (86%).

Source: 2015 State of Washington Housing Needs Assessment (WA State Dept. of Commerce) **Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Island County					
Fair Market Rent	574	696	909	1,339	1,401
High HOME Rent	632	715	908	1,222	1,343
Low HOME Rent	632	696	836	965	1,077
Skagit County					
Fair Market Rent	661	735	988	1,387	1,392
High HOME Rent	607	699	909	1,112	1,220
Low HOME Rent	593	636	763	881	983
Whatcom County					
Fair Market Rent	613	721	948	1,372	1,533
High HOME Rent	572	673	885	1,145	1,259
Low HOME Rent	572	655	786	907	1,012

Table 31 – Monthly Rent

Data Source Comments: HUD FMR and HOME Rents; WA Center for Real Estate Research Apartment Market survey, Fall 2013

Is there sufficient housing for households at all income levels?

While there is sufficient housing for households, it is insufficient when considering affordability and housing cost burdens. Approximately half of all renter households, and 30-47% of owners are cost-burdened (households pay more than 30% of their income towards housing costs).

How is affordability of housing likely to change considering changes to home values and/or rents?

Single family home prices have doubled over the past decade. While home prices have somewhat leveled off due to national and regional economic conditions, it is unlikely that the value of homes will decline any further, thus not making housing any more affordable to home buyers.

While rents have fluctuated, they have steadily increased while vacancy rates have decreased. The increase ranged from 32% to 63% over the last decade. The low, current vacancy rates are seen as a major influence on the latest increase in rents. Without new construction of affordable rental units, a steady increase in rents would be expected. New construction is starting to take place after the economic retraction; however, few of these new unit are affordable to LMI households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The most current data that is readily available showing the actual rental market data is from University of Washington’s Real Estate Research Center. At this time, the most current rental market survey is from the fall of 2013. Comparing these data from Skagit and Whatcom Counties (Island County is not part of the survey area), we see that for one-bedroom and two-bedroom units, the average rent was lower than

both the current HOME and FMR rent standard (when accounting for utility allowance). Undoubtedly rents have risen since the fall of 2013. This does present a challenge for the planned TBRA program. It may be very challenging finding units that meet these payment standards. The consortium may need to conduct a local market study to develop a local rent standard to make the TBRA program successful.

Discussion

Housing costs have risen faster than incomes in the past ten years, making housing less affordable in the Consortium region. The significant reduction in the pace of new housing development as a result of the great recession will continue to put upward pressure on rent prices due to lower vacancy rates. While single family home sale prices have stabilized somewhat, the supply of homes that are affordable to low-income families has plummeted in recent years.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The Consortium region’s housing stock is aging. Nearly half of the housing stock (45% owner, 49% renter) was built before 1980. Housing units built before 1978 may have paint that contains lead. Lead from paint, chips, and dust can pose serious health hazards, particularly to children. Federal law governs this health hazard when using federal funds. Lead paint controls or abatement is now required for any project that uses federal funds. Age of housing is commonly used to estimate the risk of significant hazards in the home. With almost half of the Consortium’s housing stock built before 1980, there are numerous homes with potential lead-based paint hazards.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	19,292	18.40%	9,078	17.19%
1980-1999	38,116	36.35%	17,865	33.82%
1950-1979	31,538	30.08%	17,088	32.35%
Before 1950	15,909	15.17%	8,788	16.64%
Total	104,855	66.50%	52,819	33.50%

Table 32 – Year Unit Built

Data Source: 2007-2011 CHAS

Describe the jurisdiction's definition for “standard condition”, "substandard condition," and "substandard condition but suitable for rehabilitation”

“Standard Condition”: A housing unit that has basic infrastructure, is structurally sound, meets the demands of primary living situations, and meets HUD’s Section 8 Housing Quality Standards.

“Substandard Condition”: A housing unit that does not have basic infrastructure, is not structurally sound, does not meet the demands of primary living situations, and/or does not meet HUD’s Section 8 Housing Quality Standards.

“Substandard Condition but Suitable for Rehabilitation”: A housing unit that, at minimum, does not meet standard condition but that has basic infrastructure and can be brought up to standard condition for less than 50% of its market value.

Condition of Units

Condition of Units*	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	35,050	33%	24,503	46%
With two selected Conditions	843	1%	1,773	3%

With three selected Conditions	95	<1%	203	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	68,867	66%	26,340	50%
Total	104,855		52,819	
<i>*Selected housing conditions = (1. lacks complete plumbing facilities, 2. lacks complete kitchen facilities, 3. housing costs greater than 30% of household income 4. more than one person per room)</i>				

Table 33 - Condition of Units

Data Source: 2007-2011 ACS Data

Need for Owner and Rental Rehabilitation

Given the age of units in the region, a need for ongoing rehabilitation is warranted. Deferred or absent maintenance can result in loss of housing, including older, more affordable housing. Unresolved conditions tend to create a depressing effect on investment in the area and can lead to overall deterioration of values and livability of a neighborhood.

Mobile homes are housing for many residents in the region and offer an affordable, although frequently unsafe, housing option. Condition concerns include hazardous electric or heating systems. It is not always possible or feasible to address more than immediate health and safety issues on the units. About 130 households were living in recreational vehicles, boats, and similar housing according to the most recent (2008-2012) American Community Survey estimates. American Community Survey data also showed that close to 500 units in the three cities were lacking complete kitchen and/or plumbing facilities.

Each of the cities supports rehabilitation of owner-occupied units, weatherization programs, and provides additional assistance to partners to improve the availability and quality of owner-occupied and rental units. The City of Pasco also has a rental licensing program requiring landlords to keep units in repair to meet minimum housing quality standards in the interior and on the exterior of buildings.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1978 may have paint that contains lead. Lead from paint, chips, and dust can pose serious health hazards, particularly to children. Federal law governs this health hazard when using federal funds. Lead paint controls or abatement is now required for any project that uses federal funds.

Age of housing is commonly used to estimate the risk of significant hazards in the home. With nearly half (47%) of the Consortium region's housing stock built before 1980, there are numerous homes with potential lead-based paint hazards. According to a special tabulation of Census data, there are 4,434 LMI households with children 6 or younger living in structures that might have lead-based paint hazards; 1,544 are owner-occupied and 2,890 are renter-occupied.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	47,447	45%	25,876	49%
Housing Units build before 1980 with children present	1,544	1.5%	2,890	5.5%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Discussion

As thousands of homes housing LMI households are already in poor condition and thousands more are rapidly aging and falling into disrepair, rehabilitation has been identified as a high priority in the Consortium region. Current HOME and CDBG funding levels, however, permit the rehabilitation of relatively few housing units. The Consortium, therefore, relies on its partnering organizations – Community Action organizations and public housing agencies – to provide home repair and weatherization services with other federal, state, and local funding.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Rental Housing

Anacortes Housing Authority: The Anacortes Housing Authority owns or manages 183 units of affordable housing within the City of Anacortes. Anacortes Housing Authority has 112 Public Housing units which receive rental subsidy through HUD. The remaining 71 units are Tax Credit units in Anacortes.

Housing Authority of Island County: Besides Public Housing, The Housing Authority of Island County owns 38 units of affordable housing throughout the county that serve the needs of very specific populations. 10 units are for persons with chronic mental illness that receive services through Compass Health, 12 units are for seniors age 55 and older (not Public Housing), and 16 of the units serve Homeless women and children who may or may not be victims of Domestic Violence.

Housing Authority of Skagit County: The Housing Authority of Skagit County owns and manages 263 units of affordable housing within Skagit County. 60 of these units receive rental subsidies through the U.S. Department of Agriculture, and occupancy is restricted to farmworker households. 80 units were developed through Low-Income Housing Tax Credits and are available to eligible farmworker households. Of the remaining 123 units, 85 units are located at the Burlington Terrace Apartments, which is centrally located in Burlington, WA with easy access to I-5, schools, shopping and other amenities. The final 38 units are located in the President Apartments, a historic hotel located in downtown Mount Vernon. Rents at both of these apartment complexes are well below market rents in the area. The Housing Authority of Skagit County does not own or manage any HUD subsidized “public housing” units.

Low Income Housing Tax Credits

Anacortes Housing Authority: LIHTC projects are often the result of a partnership between for-profit investors, private sector contractors and a nonprofit agency. The Anacortes Housing Authority has developed and currently operates 46 units at Bayview Apartments, which have 24 units with Project Based Section 8 subsidy and 25 units at The Wilson Hotel LIHTC units in Skagit County, and may in the future pursue LIHTC projects in Anacortes.

Housing Authority of Island County: LIHTC projects are often the result of a partnership between for-profit investors, private sector contractors and a nonprofit agency. The Housing Authority is in the process of developing and constructing its first LIHTC. The project, known as “Sunny View Village” is located in Freeland, and will consist of 26 units of affordable housing that will serve the working families in South Whidbey. One unit is designated for a live on site property manager.

Housing Authority of Skagit County: LIHTC projects are often the result of a partnership between for-profit investors, private sector contractors and a nonprofit agency. The Housing Authority has developed

and currently operates LIHTC units in Skagit County, and may in the future pursue LIHTC projects in Skagit County.

Whatcom County Housing Authority:

HUD Housing Vouchers

Anacortes Housing Authority: The Anacortes Housing Authority does not have any HUD Housing Vouchers.

Housing Authority of Island County: The Housing Authority of Island County administers HUD vouchers that assist low-income households with the cost of housing and utilities. Funds for these vouchers are appropriated to HUD through Congress. The voucher programs include:

- Non-elderly Disabled
- Project Based Vouchers
- Housing Choice

Housing Authority of Skagit County: The Housing Authority of Skagit County administers HUD vouchers that assist low-income households with the cost of housing and utilities. Funds for these vouchers are appropriated to HUD through Congress. The voucher programs include:

- Veterans Affairs Supportive Housing (VASH)
- Non-elderly Disabled
- Project Based Vouchers
- Housing Choice

Whatcom County Housing Authority:

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	284	904	4	271	37	0	260

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 35 – Total Number of Units by Program Type

Data Source : PIC (PIH Information Center)

Describe the supply of public housing developments:

Anacortes Housing Authority: There are 112 public housing units that Anacortes Housing Authority operates.

Housing Authority of Island County: There are 110 units of public housing in Island County. 40 units are located in Langley, 50 units are in Oak Harbor, and 20 units are in Coupeville.

Housing Authority of Skagit County: The Housing Authority does not own or manage public housing units in Skagit County.

Whatcom County Housing Authority:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Housing Authority of Island County: There are 110 units of public housing in Island County. 40 units are located in Langley, 50 units are in Oak Harbor, and 20 units are in Coupeville.

Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Anacortes Housing Authority: The Anacortes Housing Authority has a 14 unit family site that is in need of rehab and upgrading interiors. A playground as one of the location needs to be upgraded. Harbor House apartment floors need to be replaced due to asbestos in tiles/glue (this will be done when tenant vacate unit).

Housing Authority of Island County: The Housing Authority maintains its Public Housing through the use of Capital Funds provided by HUD. Our Public Housing was constructed in 1968, and has been maintained through the use of these funds. New roofs, windows, doors, exterior paint are all items these funds are used for.

Housing Authority of Skagit County: The Housing Authority has no public housing. The Housing Authority has identified \$12,000,000 in capital fund needs for the rehabilitation of the President Apartments in downtown Mount Vernon.

Whatcom County Housing Authority: The four Public Housing properties in the County consisting of 63 rental apartments are well maintained and generally in good condition. The Housing Authority has procured Capital Needs Assessments (CNAs) of these properties, which will be completed in mid-2015. These CNAs will be used to plan renovations and replacements of approximately \$70,000/year, funded through HUD's Capital Fund Program. Moderate rehabilitation of 31 apartments in 2 LIHTC properties was completed in 2014, and significant rehabilitation of a 30-unit property was completed in early 2015.

The capital needs of 1 LIHTC property and 2 USDA Rural Development properties will be assessed in the coming year.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Anacortes Housing Authority: The Anacortes Housing Authority has a goal to provide an improved living environment in their affordable housing. Included in that goal are improving 508 6th Street & 511 T Avenue units to upgrade.

Housing Authority of Island County: The Housing Authority has a goal to provide an improved living environment in their affordable housing. The Housing Authority of Island County was one of the first Housing Authority's in the state of Washington to implement a no smoking policy for all of its housing units. All units have been non-smoking since 2005. Additionally, the Housing Authority administers a Family Self Sufficiency program within the Section 8 program. Participants are assisted in pursuing education, employment and personal goals for the purpose of attaining increased self-sufficiency.

Housing Authority of Skagit County: The Housing Authority has a goal to provide an improved living environment in their affordable housing. Included in that goal were strategies to implement a non-smoking policy, which was completed for all projects. The Housing Authority collaborates with other service providers and social services agencies in the County to provide access and referral to additional services related to physical and emotional health and education. Additionally, the Housing Authority administers a Family Self Sufficiency program within the Section 8 program. Participants are assisted in pursuing education, employment and personal goals for the purpose of attaining increased self-sufficiency.

Whatcom County Housing Authority: The Housing Authority has implemented a no smoking policy in all of its units and offered information out to the owner/agents of rental units in the County. The Northwest Regional Council provides case management and other services to elderly and disabled residents and the Housing Authority contracts with the Whatcom County Sheriff for anti-crime activities.

Discussion:

Anacortes Housing Authority: The Anacortes Housing Authority provides a critical role in affordable housing supply in the city of Anacortes. Our properties are well-managed and in good condition.

Housing Authority of Island County: The Housing Authority provides a critical role in affordable housing supply in the county. Their properties are well-managed and in excellent condition. The agencies plans include active strategies to engage the residents in improving their living environment and promoting self-sufficiency.

Housing Authority of Skagit County: The Housing Authority provides a critical role in affordable housing supply in the county. Their properties are well-managed and in good condition. The agency's plans include active strategies to engage the residents in improving their living environment and promoting self-sufficiency.

Whatcom County Housing Authority: The Housing Authority provides a critical role in affordable housing supply in the city. Their properties are well-managed and in good condition. The agencies plans include active strategies to engage the residents in improving their living environment and promoting self-sufficiency.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Consortium region's homeless housing and shelter programs are operated by groups of organizations that comprise a local *continuum of care* (COC) within each of the three counties. The types of homeless housing programs can be roughly categorized as emergency shelter, transitional housing, rapid rehousing and permanent supportive housing.

Emergency shelter, transitional housing, and rapid rehousing

The region has several programs and facilities that provide a total of 440 emergency shelter beds that serve families with children, unaccompanied adults and unaccompanied youth. There are also 342 transitional housing beds in the region that serve those same populations. Emergency shelter offers a safe, secure, time-limited place for individuals and families to reside while they prepare to move into permanent housing. Transitional housing is longer term housing than emergency shelter with varying degrees of support services offered on-site. Several programs also provide emergency shelter with motel vouchers. Case management services are usually provided to shelter and transitional housing residents to help them gain longer term stability in housing, and to attain other goals that lead to self-sufficiency.

Opportunity Council, Community Action of Skagit County, Lydia Place, and Northwest Youth Services provide rapid rehousing services. Rapid rehousing is a form of homeless housing assistance that provides temporary financial assistance and case management to help individuals or families obtain permanent housing as quickly as possible. The assistance is typically provided for one to six months, but longer periods of help are sometimes allowed.

Opportunity Council and Community Action of Skagit County provide targeted homeless prevention assistance to very low-income households that are at imminent risk of losing their rental housing.

Permanent supportive housing

Permanent supportive housing (PSH) provides long-term, safe, decent and affordable housing for individuals and families. This housing is provided through a variety of programs and in a variety of facilities within the Consortium region. There are 656 current PSH beds in the region and another 42 in development. PSH is provided in either facility-based programs that are professionally staffed with case management staff, or in scattered site apartments where the formerly homeless tenants are more integrated into the community.

In Island County, Compass Health, in partnership with the Housing Authority of Island County, operates three permanent supportive housing projects for single individuals.

The Housing Authority of Skagit County partners with the Veterans Administration to provide 25 permanent, tenant-based housing vouchers under the Veteran Affairs Supportive Housing (VASH) Program. In Skagit County, Compass Health operates three PSH facilities totaling 28 beds for single

adults with a mental health disorder. Community Action of Skagit County operates a program funded by the HUD Supportive Housing Program (SHP) that provides housing and long-term services for 12 chronically homeless adults.

In Whatcom County the Bellingham/Whatcom County Housing Authority, in partnership with several partner organizations, offer tenant-based and sponsor-based rental assistance, Housing Choice Vouchers that are set aside for homeless families, and VASH vouchers. Opportunity Council also offers HUD SHP vouchers. Pioneer Human Services operates a PSH facility for people who are homeless and re-entering the community from jail or prison. Catholic Housing Services is currently building a 42-unit PSH facility for single homeless individuals.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	255	0	230	167	0
Households with Only Adults	163	0	102	364	20
Chronically Homeless Households	0	0	0	87	22
Veterans	0	0	0	38	0
Unaccompanied Youth	22	0	10	0	0

Table 36 - Facilities and Housing Targeted to Homeless Households

Housing Inventory Count, WA State Dept. of Commerce (2014)

Data Source
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Through each County's Continuum of Care, there are strong interagency collaborations in place to integrate homeless housing and mainstream services. Homeless families and individuals require the basic needs of shelter, food, clothing, health and dental care. Beyond this, supportive services such as case management, life skills and financial literacy training, employment support, mental health services, substance abuse recovery assistance, education, transportation and childcare must be adequate, accessible and affordable to people who are experiencing homelessness. Each County's 10-Year Plan to End Homelessness recognizes these services as essential to reduce homelessness in Mount Vernon and throughout Skagit County.

A wide range of public and nonprofit agencies provide mainstream services targeted to homeless persons. In addition to the resources of North Sound Mental Health Administration, each County has enacted local sales tax funding to address behavioral health issues, with a significant focus toward homeless persons and those incarcerated in the county jail. Nonprofit agencies that focus on health and mental health services in the region include Compass Health, SeaMar, Interfaith Clinic, and Sunrise Services.

WorkSource, the local one-stop service centers for employment services operates a Navigator program in Whatcom and Skagit counties designed specifically for homeless families with parents who are looking for work. This is a partnership between Northwest Workforce Council, Employment Security Department, Community Action of Skagit County, and Opportunity Council.

There are robust services for homeless veterans in the region through partnerships between the Veterans Administration, Housing Authorities, Community Action of Skagit County, Opportunity Council, all three county governments, and WorkSource. Together these partners deliver housing and mainstream services to homeless veterans through the Veteran Affairs Supportive Housing Program (VASH), Supportive Services for Veteran Families Program (SSVF), and County veterans relief programs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Consortium region has several programs and facilities that provide emergency and transitional shelter. Emergency shelter offers a safe, secure, time-limited place for individuals and families to reside while they prepare to move into permanent housing. Transitional housing is longer term housing than emergency shelter with varying degrees of support services.

Rapid rehousing is a type of homeless housing service that provides temporary rental subsidy and housing case management to people who are transitioning from homelessness to permanent housing in private market rentals. Opportunity Council (in Island and Whatcom counties), and Community Action of Skagit County provide these services with funding from each county and WA Department of Commerce.

Permanent supportive housing (PSH) provides long-term, safe, decent and affordable housing for individuals and families. This housing is provided through a variety of programs and in a variety of facilities within the region. Much of the capacity for PSH is in private, scattered site apartments; the rest of the capacity is in specialized housing projects that range in size from four units to 42 units.

Programs that are focused on special homeless populations include the homeless veteran housing programs referenced above, homeless youth programs through Northwest Youth Services and Oasis Teen Shelter, shelter and support programs for domestic violence survivors in all three counties, permanent supportive housing for chronically homeless persons through many partnerships that exist between community action agencies, mental health providers and housing agencies.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are many subpopulations in the region, the special needs of which are provided by a variety of government, nonprofit, and private service providers. Special needs populations include, but are not limited to elderly persons, people with developmental disabilities, persons with HIV/AIDS, survivors of domestic violence, and people with mental and addictive illnesses.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: In the Consortium region, as in most other locales, aging “baby boomers” comprise an increasing proportion of the population. Many people need special housing accommodations as they age. Housing is provided in nursing, convalescent or retirement facilities, and by Public Housing Agencies. The elderly and frail are also able to stay longer within their own homes with assistance provided through DSHS programs (e.g. COPES) and other supportive programs such as Meals on Wheels that delivers meals to homebound seniors.

Persons with Developmental Disabilities: The Arc of Whatcom County reports that over 2,000 persons with developmental disabilities, their families and service providers look to the non-profit agency to connect them with available resources in its three-county service area that includes Island, Skagit and Whatcom. Supportive housing needs range from the challenges of affordability for persons living on a low, fixed income; living with an aging caregiver and, hence, an uncertain housing stability future; housing discrimination; and the basic scarcity of supportive housing.

People with Mental Illness: Mental illness is highly prevalent among people who are homeless or at risk of homelessness. Recovery-oriented mental health services help maximize housing stability for people with severe mental illness. There are several permanent supportive housing programs in the region that integrate mental health services into their housing program. There are also a number of mental health service providers that serve people who may not be in a supportive housing program.

People with Alcohol or Other Addictions: People with substance abuse disorders and mental health disorders (co-occurring) are high “utilizers” of expensive services such as law enforcement, criminal justice and hospital emergency departments. People who are homeless or who are at risk of homelessness due to substance abuse disorders need access to detox, inpatient and outpatient treatment programs, as well as a wide variety of after-care services to support them in their recovery. Many of these services are available in the region, but they are often in short supply.

Sex Offender Housing: Washington State has limited the options a community has in regard to regulating sex offender housing. (See RCW 9.94A.8445) The law does include a statewide restriction that prohibits certain sex offenders from living within 880 feet of a public or private school. And there are other restrictions as well. The community of service providers believes that is safer for the

community to provide housing support for sex offenders who would otherwise be homeless. A limited amount of such supports are available through coordinated partnerships between Community Action agencies, County Health and Human Services organizations, Washington State Department of Corrections, County Jails, and other private, nonprofit organizations.

People Diagnosed with AIDS and Related Diseases: The Evergreen AIDS Foundation provides direct client services, for housing, utilities, personal care needs and limited medical assistance in the region.

Survivors of Domestic Violence: Survivors of domestic violence comprise a major segment of the homeless population. Women – primarily – fleeing domestic violence often need access to confidential shelter for safety reasons. Many also benefit from transitional or rapid rehousing assistance to help them transition to a stable life without their abuser present. Domestic Violence and Sexual Assault Services (DVSAS) in Whatcom County, Skagit County DVSAS, and Citizens Against Domestic Abuse in Island County provide 24-hour crisis response, advocacy, and a variety of other services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Island County: Supportive Housing Program (a collaboration between Sunrise Services and Island County Human Services) serves individuals with mental and health disabilities, providing case management and permanent housing. Additionally, Compass Health serves individuals with mental health disabilities by providing case management and permanent housing.

Compass Health’s Cornerstone Housing program serves individuals leaving institutions (psychiatric facilities, chemical dependency treatment, jail, prison) with case management and transitional housing for up to 6 months.

Skagit County: Community Action of Skagit County operates a range of housing and homeless services including Coordinated Entry to Local Housing and Homeless Service System, rapid rehousing, homelessness prevention, family shelter, transitional living. Community Action serves a significant number of people with mental and physical health barriers to housing.

Supportive Housing Program (a collaboration between Community Action, Pioneer Human Services, and Sunrise Services) serves individuals with mental and health disabilities, providing case management and permanent housing.

Friendship House operates shelter and transitional living services for men and women with children who are homeless. Serves a significant number of people with mental and physical health barriers to housing

Transitions House is a staffed transitional housing program operated by Pioneer Human Services for homeless individuals leaving institutions (Psychiatric facilities, chemical dependency treatment, jail, prison).

Oasis Teen Shelter (operated by YMCA) serves homeless youth often experiencing emotional and/or mental health issues.

Whatcom County: Opportunity Council operates a range of housing and homeless services including Coordinated Entry to Local Housing and Homeless Service System, rapid rehousing, homelessness prevention, family shelter, transitional housing. Opportunity Council serves a significant number of people with mental and physical health barriers to housing.

City Gate Apartments (a collaboration between Whatcom County Health Department, Pioneer Human Services, and Opportunity Council) serves individuals who are re-entering the community from Prison and jail, providing case management and permanent housing.

Sun Community operates a nine-bed emergency shelter for people with severe and persistent mental illness and are entering the community from psychiatric and corrections institutions, or from the street.

A partnership between Lighthouse Mission and PeaceHealth St. Joseph's Medical Center offers medical respite emergency shelter beds at Lighthouse's main shelter facility in Bellingham.

Lake Whatcom Treatment Center operates a boarding home, sponsor-based and tenant-based Shelter Plus Care, and a PACT program with intensive, home-focused mental health treatment with links to housing for individuals leaving psychiatric facilities.

WhatcomCounty also operates in partnership with Pioneer Human Services and Compass Health, a Crisis Triage Center that provides detox and mental health crisis stabilization, including transitions from institutions to community housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Consortium will focus in its first year on assisting households who are experiencing homelessness, and direct homebuyer assistance to low-income households. Although the HOME homebuyer program is will be open to any eligible low-income household, regardless of age or disability, the Consortium subrecipients may give special consideration to the elderly and disabled who meet program requirements. The Consortium staff will continue to interact with existing agencies that provide supportive services but will focus most of the limited resources on addressing the housing needs for people who are homeless.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Consortium is planning in its first year to allocate most of the funding to provide tenant based rental assistance (TBRA) targeted toward people who are homeless and who are being served through each county's coordinated entry program. It is likely that each county's coordinated entry program will

prioritize people who have special needs as described above. The Consortium may, in future years, fund activities that serve people who are not homeless and who have special needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies may serve as a barrier to affordable housing. Policies that might have a negative effect include tax policies, land use controls, zoning ordinances, building codes, development fees and charges, growth limits and policies that affect the return on residential investment.

The State's taxation system, that does not tax personal income, creates a strong reliance on other forms of taxation such as sales tax, real property tax, and special fees and assessments. Local governments have limited discretion regarding this system, and as a result, little ability to change the system to remove any barriers to affordable housing.

One option provided by the State to local governments is the multiple-unit dwellings in urban center property tax exemption. (Chapter 84.14 RCW) This provision allows for special valuations for residential development in urban centers, and provides an extra four year incentive (12 years vs. 8 years) if the development includes an affordable housing component.

Washington State's property tax system also limits the municipalities' increase in property taxes collected to no more than 1% per year plus new construction. As needs or costs increase, the ability to pay for those needs is diminished. To collect more property tax for low-income housing needs, Washington laws (Chapter 84.52.052 and 84.52.105 RCW) allow ballot measures that ask voters to consider a property tax "levy lid lift" in order to collect additional property taxes that can be used for housing-related programs and projects.

The Consortium municipalities must work within the framework of state planning and building requirements. Washington State's Growth Management Act (GMA) requires counties and their cities to plan for a variety of housing needs within the community, as well as planning for employment, public facilities and services. GMA also requires planning to protect critical areas, such as wetlands, geologic hazard areas, fish and wildlife habitat, and floodplains.

Many municipalities charge development "impact fees" on new development. Impact fees can be charged for schools, parks, fire, and transportation. Impact fees, along with utility system hook-up fees, represent a formidable hurdle for low-income housing development projects. Until 2012, Washington State allowed waiver of impact fees for affordable housing only when the fees were paid from public funds other than impact fee accounts. In 2012, Washington State amended the law (EHB 1398.SL) that allows governments to grant either a partial exemption of not more than 80% of impact fees, or provide a full waiver where the remaining 20% are paid from public funds other than impact fee accounts. School districts that receive school impact fees must approve any exemption for their fees.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Adapted from Northwest Workforce Council's 2013-2017 Integrated Workforce Plan: Geographically located in the far northwest corner of the state, the Consortium area borders Canada to the north and Snohomish County to the south.

Skagit, Whatcom and Island Counties are part of the I-5 corridor linking two international, metropolitan cities, Seattle, Washington, and Vancouver, British Columbia, Canada. The area's economy benefits from this location by increased trade and commerce and additional job opportunities for residents who choose to commute to jobs outside their residential areas.

The Northwest region is known for its abundance of natural resources, exceptional scenery, rural settings, and quality of life. These characteristics are key factors for attracting and retaining businesses, workers, families and retirees. The desirable environment and close proximity to the two major metropolitan areas contributes to growth in population, tourism, recreation, service, and wholesale and retail trade.

The presence of a nationally recognized four-year university, three community colleges and a technical college and a diverse economy which includes a Naval air station, four oil refineries, an aluminum smelter, and notable retail, tourist and recreation industries provide stability to the area. There are many niche manufacturers, including aerospace providers, and a large variety of other small businesses that create a well-rounded economic base.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers
Agriculture, Mining, Oil & Gas Extraction	5,846
Arts, Entertainment, Accommodations	17,986
Construction	13,289
Education and Health Care Services	38,801
Finance, Insurance, and Real Estate	10,451
Information	3,065
Manufacturing	19,587
Other Services	8,709
Professional, Scientific, Management Services	15,783
Public Administration	10,187
Retail Trade	23,485
Transportation and Warehousing	7,946
Wholesale Trade	4,765
Total	179,900

Table 37 - Business Activity

Data Source: 2007-2011 ACS (Workers)

Labor Force

Total Population in the Civilian Labor Force	195,547
Civilian Employed Population 16 years and over	179,900

Table 38 - Labor Force

Data Source: 2007-2011 ACS Data

Occupations by Sector	Number of People
Management, business and financial	59,798
Service occupations	33,596
Sales and office	44,257
Natural Resources, Construction, extraction, maintenance and repair	20,309
Production, transportation and material moving	21,940

Table 39 – Occupations by Sector

Data Source: 2007-2011 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	124,643	73%
30-59 Minutes	32,589	19%
60 or More Minutes	13,849	8%
Total	171,081	100%

Table 40 - Travel Time

Data Source: 2007-2011 ACS Data

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,045	1,173	5,450
High school graduate (includes equivalency)	31,286	2,994	11,244
Some college or Associate's degree	57,374	4,026	18,217
Bachelor's degree or higher	44,534	1,899	11,340

Table 41 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS Data

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	839	2,185	1,491	2,520	2,550
9th to 12th grade, no diploma	5,661	3,099	2,629	4,750	4,154
High school graduate, GED, or alternative	12,816	10,887	10,797	24,583	16,400
Some college, no degree	20,083	13,158	12,847	30,504	14,487
Associate's degree	4,113	6,561	5,889	12,608	3,647
Bachelor's degree	2,501	9,387	8,942	21,520	9,443
Graduate or professional degree	53	2,685	4,339	12,053	7,790

Table 42 - Educational Attainment by Age

Data Source: 2007-2011 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months		
	Island	Skagit	Whatcom
Less than high school graduate	23,876	20,425	20,427
High school graduate (includes equivalency)	33,600	31,348	31,566
Some college or Associate's degree	34,681	34,972	31,984
Bachelor's degree	45,443	44,240	38,416
Graduate or professional degree	58,552	56,227	51,196

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors for the Consortium region's 179,900 workers include education and health care services (22%), Public administration (16%), retail trade (13%), manufacturing (11%), arts, entertainment, and accommodations (10%), and professional, scientific, management services (9%).

Describe the workforce and infrastructure needs of the business community:

According to the Northwest Workforce Council's 2013-2017 Integrated Workforce Plan, "a review of the workforce development programs and services indicates the area has thoughtfully targeted its employment and training resources toward developing a skilled workforce for a number of its key industries and sectors. These include health and allied services, advanced manufacturing (including marine manufacturing and wood products), and construction. The area continues to respond to the need for a skilled workforce in the rapidly changing workplace. Training in technical areas including: information technology, healthcare, welding, and process and manufacturing technology have each increased in direct response to developing employer and market needs."

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Child care was identified as the number one barrier to self-sufficiency by Workforce Council staff based on their work with clients. Education is a key component of the Workforce Council's Strategic Goals.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Education is a key component of the Workforce Council's Strategic Goals.

The Workforce Council identifies 22% of the jobs in the region may require a high school diploma or GED certificate; 34% of the jobs require a high school diploma and some vocational training or job-related course work; 29% of the jobs require training in vocational schools, related on-the-job experience, or an associate's degree; 11% of the jobs require a four-year bachelor's degree; and 5% of the jobs a require a bachelor's degree but may require graduate work.

Percent of Jobs in Region	Education and Training Needed
22%	These occupations may require a high school diploma or GED certificate. Some may require a formal training course to obtain a license.
34%	These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.
29%	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree
11%	Most of these occupations require a four - year bachelor's degree, but some do not
5%	A bachelor's degree is the minimum formal education required for these occupations. However, many also require graduate school. For example, they may require a master's degree, and some require a Ph.D., M.D., or J.D. (law degree).

Source: Employment Security – Regional Labor Economist for Northwest Region

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Skagit Valley College (SVC) embraces a strategic priority to align educational programs with regional and state workforce and economic development strategies. SVC’s President’s Roundtable on Workforce Development provides an opportunity to develop a program mix representative of identified skills gaps and industry needs. SVC offers 26 two-year degree programs and 61 certificate programs with an emphasis in Health Science, Human Services and Public Resources, and Business clusters. SVC continues to expand nursing and allied health, welding, and manufacturing, composites and marine programs.

Reflective of local industry, SVC hosts the Northwest Center of Excellence for Marine Manufacturing and Technology. The college has invested in making education possible for students less prepared for college level work by using I-BEST instructional delivery to support students in six programs with an expansion to an additional three programs scheduled in 2014.

Apprentice training: Training for apprentices is offered at Bellingham Technical College and Skagit Valley College. Examples of courses offered include: Industrial Trade Math; Basic Mechanics for Electricians; Welding; Blueprint Reading; Basic Electricity for Mechanics, Millwrights and Non-Electricians; Apprentice Painter; and Apprentice Carpentry. The Electrical, Plumbing, Pipefitting, and Carpentry Technical Training Centers for joint apprenticeship programs are located in Skagit County.

One Stop Service Delivery System (WorkSource): The region's one-stop career development system (WorkSource Northwest) is a trusted source of employment and training services with locations in each county.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Island County: No.

Skagit County: The most recent CEDS dates back to 2003; however, the economic development initiatives the City is undertaking within that Strategy are highly relevant to the priorities of this Consolidated Plan. Primarily, these are the activities associated with the revitalization of Downtown Mount Vernon, including public facility improvements to attract more private investment in business and housing, mixed income housing development, pedestrian, mobility, and parking improvements, and the rehabilitation of the President Apartments.

Whatcom County: The CEDS Plan has six goals that focus on infrastructure, sustainable development and use of natural resources, diverse economy, collaboration, workforce and public understanding and involvement in economic issues. The Consolidated Plan would support those efforts, particularly where they work to address Equity and Poverty in our community.

Discussion

As the recovery from the Great Recession continues, there are positive signs that economy is producing more employment. Still, there will continue to be households at the low end of the income continuum that find it difficult to find affordable housing opportunities. The Consortium will use its resources to increase the availability of housing that is affordable to households of limited means.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (Include a definition of "concentration")

The most common housing problem for low- to moderate-income households in the Consortium region is cost burden and severe cost burden. Renters struggle to afford rental rates and homeowners struggle to afford the cost of household maintenance and repairs. Poorly-maintained homes in turn lead to additional repair problems, higher utility costs, etc., further restricting household funds and contributing to the deterioration of housing units. Cost burden is a pervasive problem throughout the Consortium.

The Consortium is not aware of a concentration of multiple housing problems in one area.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (Include a definition of "concentration")

We have only examined racial and ethnic population characteristics at the county level. Island County compared to Skagit and Whatcom counties has a higher proportion of people who are Black/African American, Asian, and Filipino. Skagit County has a relatively high proportion of people of Hispanic ethnicity. Whatcom County has a higher proportion of people who are Native American or Alaska Native.

What are the characteristics of the market in these areas/neighborhoods?

No sub-county areas have been identified. See sections MA-05 and MA-15 for the characteristics of each county's housing market.

Are there any community assets in these areas/neighborhoods?

No sub-county areas have been identified.

Are there other strategic opportunities in any of these areas?

No sub-county areas have been identified.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is the portion of the Consolidated Plan that outlines the priority needs/goals and anticipated resources for the investment of HOME funds for the Fiscal Years 2015-2017.

These needs and resources are influenced by the results of the information gathered through the Needs Assessment, the Market Analysis, citizen participation and program eligibility requirements.

The Strategic Plan was developed in consideration of the following statutory goals, principally for extremely low, low, and moderate income residents:

Provide Decent Housing – assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.

Provide a Suitable Living Environment – improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy resources.

Expand Economic Opportunities – job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Areas

Skagit County Consortium

The Consortium does not target specific areas in the region because the need for affordable housing is widespread in the three-county area and similar conditions exist in all of the counties. Tenant based rental assistance (TBRA) was identified as the priority need for all three counties and the amount allocated to each county was determined by formula that accounted for population characteristics.

A competitive process will be used as needed to review applications for funding CHDO set-aside projects.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The level of need in a community is always greater than the limited resources available to help meet those needs. In earlier sections of this Consolidated Plan, information has been presented that explains the types and levels of need within the region to support setting priorities, goals and strategies.

The Consortium uses these priorities and goals to form the basis for determining what types of housing and community development programs the Consortium will fund over the next three years. The Consortium has identified the following general priorities (not in priority order) among different activities and needs.

Priority 1. Homelessness

The Washington State Legislature required all Counties to develop a ten-year plans to reduce homelessness by 50% by the year 2015. The Consortium adopts, by reference, each County's Homeless Plan, including its goals and strategies.

Priority 2. Increase affordable housing supply

The cost of rental and homeowner housing is beyond the reach of many of the region's households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. Many LMI households aspire to become homeowners and to take advantage of the benefits of homeownership. Trends in wage levels and home prices make this goal increasingly unattainable without the help of innovative programs that assist LMI first-time homebuyers and – at the same time – preserve affordability in perpetuity for the future benefit of the whole community.

Priority 3. Public facilities to support revitalization

The opportunities for Downtown revitalization in Mount Vernon and Anacortes are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require upgrades to, or new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).

Priority 4. Preservation

Preservation strategies are needed to maintain the stock of existing affordable housing resources.

Priority 5. Assist special needs populations

Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other important services.

Priority 6. Administration and planning

Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

The Consolidated Plan must describe how the characteristics of the region’s housing market influenced the jurisdiction’s decisions regarding allocation priorities amongst the types of housing assistance:

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Throughout the Consortium region, large proportions of households are severely cost burdened. Additionally, the number of homeless families and individuals is unacceptably high and the waiting lists for Housing Choice Vouchers from the region’s PHAs are very long. Additional TBRA resources are needed to address these needs.
New Unit Production	Apartment vacancy rates have declined over in recent years. As the vacancy rates have declined, average apartment rent has increased, making rental housing less affordable. The private market has generally provided the rental housing needs, but is unable to meet the affordable housing needs for those earning less than 50% AMI. Although the recession caused a downward adjustment in home sale prices, the supply of those homes affordable to low-income families has decreased.
Rehabilitation	A priority need is for rehabilitation of existing low-income rental housing stock, in particular, the Housing Authority of Skagit County's historic President Apartments in Downtown Mount Vernon is in need of major rehabilitation. Other nonprofit-owned housing rehabilitation needs were recently identified, including projects that target very low-income families that are owned and operated by Catholic Housing Services.
Acquisition, including preservation	Housing subsidies expiring for tax credit and USDA rural multi-unit rental housing.

Table 44 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Consortium anticipates HOME grant funds in the amount of \$623,166 in the first year of this three-year plan (2015), and approximately \$600,000 per year during the following two years (2016-2017).

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: \$		
HOME	Public: federal	Tenant-based rental assistance; CHDO set-aside	\$623,166	\$0	\$0	\$623,166	\$1,240,000	Funds to be used for TBRA and CHDO set-aside by RFP for direct homebuyer assistance.

Table 45 - Anticipated Resources

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 need to 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:

- A. State HOME funds
- B. State CDBG funds
- C. State Housing Trust Funds
- D. USDA Rural Development Housing Preservation Grant funds
- E. Federal Home Loan Bank
- F. Low-income Housing Tax Credits
- G. Private foundations
- H. 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.

SP-40 Institutional Delivery Structure – 91.215(k)

Each of the three counties in the Consortium region is a responsible entity, with Skagit County as the lead Consortium Entity. The Cities of Anacortes and Mount Vernon are participating CDBG entitlement grantees. These five responsible entities form the core of the institutional delivery structure of the Consolidated Plan in partnership with many community-based organizations.

Responsible Entity	Entity Type	Role	Geographic Area Served
City of Anacortes	Government	<ul style="list-style-type: none"> • Economic development • Homelessness • Non-homeless special needs • Ownership • Planning • Affordable housing • Rental housing • Neighborhood improvements • Public facilities • Public services 	Jurisdiction
City of Mount Vernon	Government	<ul style="list-style-type: none"> • Economic development • Homelessness • Non-homeless special needs • Ownership • Planning • Affordable housing • Rental housing • Neighborhood improvements • Public facilities • Public services 	Jurisdiction
Skagit County	Government	<ul style="list-style-type: none"> • Homelessness • Affordable housing • Rental housing • Planning 	Region
Island County	Government	<ul style="list-style-type: none"> • Homelessness • Affordable housing • Rental housing • Planning 	Jurisdiction
Whatcom County	Government	<ul style="list-style-type: none"> • Homelessness • Affordable housing • Rental housing • Planning 	Jurisdiction

Table 46 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

This regional Consortium is new in 2015. As such, the strengths and gaps of the institutional delivery system are not yet readily apparent. Still, the primary organizations that are breathing life into the Consortium have already shown great enthusiasm and willingness to become partners in the endeavor. The primary institutions responsible during this first three-year consolidated plan period are the lead entity – Skagit County – and the adjacent Whatcom and Island Counties. The two CDBG entitlement cities of Anacortes and Mount Vernon are also institutional delivery partners in this first consolidated plan. Staff and consultants representing all five of these entities have actively participated in the formation of this new, regional Consortium and they are committed to partnering with many other organizations that have also contributed to, and expressed support for delivering a successful new HOME program to the region.

Each CDBG entitlement city is responsible for all functions of its CDBG Program. A strength of the new Consortium is that it provides a needed forum to regularly place the housing needs of the region on the agendas of more local leaders and local government staff. The CDBG programs will be less isolated and will participate in a larger group of stakeholders with regional reach and the ability to leverage more resources for the entitlement communities and their neighboring jurisdictions that are also participants in the Consortium.

Critical to the success of the strategic and action plans are the many nonprofit organizations that are mission-oriented toward the objectives of the consolidated plan. Examples of these organizations include Community Action of Skagit County, Opportunity Council, Home Trust of Skagit, Kulshan Community Land Trust, Island County Housing Authority and several nonprofit agencies that work in all three counties (e.g. Catholic Housing Services, Compass Health, and Sunrise Services). The fact that the three counties are in close proximity, with common issues and opportunities, provides a base for cooperation.

There is a close working relationship with the Housing Authorities, some of which will use HOME or CDBG funds for assisted housing development activities and whose residents have benefitted from public services delivered by the area's nonprofit agencies.

The overarching challenge is lack of resources, including limited staffing. Declining CDBG and HOME funds are only part of the problem. Nonprofit agencies, the Housing Authorities, and other providers are facing the same challenges. Still, steps have been taken to coordinate services, increase efficiencies, and reduce duplication. A significant step for housing providers is the homeless coordinated entry system, an effective tool that connects homeless persons with the region's housing and supportive services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Table 47 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Community Action of Skagit County and Opportunity Council, operate centralized and coordinated entry homeless housing services that cover all three counties in the region. These three resource centers serve as hubs for all homeless housing related activity in each community, including intake and assessment of all homeless households and targeting the right level of intervention to homeless households based on need. These centers also maintain the local homeless management information system (HMIS).

Counseling and advocacy—People who are homeless or at risk of becoming homeless enter the housing system and are assigned case management from an array of partnering, non-profit housing and shelter agencies. Housing counseling and advocacy become a significant part of the case management support provided. More general counseling and advocacy services are also available to low-income people at the Resource Centers of the Opportunity Council service centers in Whatcom (Bellingham) and Island (Oak Harbor) counties and at Community Action of Skagit (Mount Vernon) in Skagit County which offers information and referral to help people seeking a variety of services in addition to housing services.

Legal Assistance—If legal issues are barriers to obtaining or sustaining housing, then case management support addresses these as part of each assisted household’s case plan. Additionally case managers refer legal assistance to Community Action of Skagit County’s Volunteer Lawyer Program, which is staffed by a panel of local attorneys who volunteer their time to provide free or low-cost civil legal help. Interpreter services are available. Northwest Justice Project (NJP), Washington’s publicly funded legal aid program, has an office in Bellingham and provides services throughout the region.

Rental assistance—Each of the coordinated entry programs in all three counties administers rental subsidies (using a variety of federal, state and local grants) to homeless and at-risk households and matches the subsidy with case management support provided by one of several partnering, nonprofit housing agencies. Families with children, youth, and veteran households are among the populations that are supported by rental subsidies and case management. Additionally, there are limited long-term rental assistance and supportive services for people who are chronically homeless. Opportunity Council also operates the Supportive Services for Veteran Families (SSVF) program that offers temporary financial assistance and case management to homeless and at-risk veteran households through local partnerships in all three counties. Community Action of Skagit County also offers case management and financial assistance to veterans with funding from Skagit County. Some of the Housing Authorities in the region offer rental assistance that is targeted toward homeless families, individuals and veterans.

Street outreach— Street outreach is currently provided on a limited basis in the region by volunteers with faith-based organizations. There are plans to provide professional street outreach services targeting homeless veterans; however, the funding decision for this service is still pending.

Supportive services— All of the listed supportive services are provided to some degree to people who are homeless throughout the region. A regional constellation of local, community-based nonprofit organizations is largely responsible for delivering these services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Strengths Service Delivery:

- Centralized, coordination of providers and their services
- Strong collaborative partnerships across systems of care through the local homeless coalition (COC), Shelter Provider’s Network, and other collaborations
- Increasing capacity to manage and report comprehensive data (especially HMIS), including outcomes data that attract and leverage funds.
- Many services readily available at a single location through Community Action and Opportunity Council service centers in all three counties
- Affordable and comprehensive primary health care and wrap-around services
- Continuum of care and care coordination (primary care, hospital, supportive services organizations)
- Strong client support/advocacy organization

Gaps of Service Delivery:

- Lack of enough subsidized and affordable housing units, rental subsidy, case management support, especially for extremely low-income families, seniors, and people with behavioral health and physical disabilities.
- There is an acute need for more project-based, harm reduction housing with intensive case management for people who are chronically homeless.
- As is the case nationally, strategies to end youth homelessness are challenging. There is a need to more clearly define youth subpopulations for which specific, evidence-based or promising practices will be effective housing retention strategies.
- A small, but significant proportion of the veteran households are not eligible for veteran-specific services due to discharge status.
- Additional, professional street outreach is needed for people who are chronically homeless.
- Better coordination between health care systems and housing is needed to respond more quickly to people who are homeless and medically fragile, or who are frequent users of emergency health services.
- There is a severe shortage of adult dental services for people who are uninsured, poor, and/or homeless.
- Employment services should be more closely integrated with housing assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Strategy to Overcome Gaps

- Develop a new source of local revenue dedicated to filling the housing gaps identified above. This will be used to leverage new state, federal and private sector investment in low-income housing. A successful example of this is the Bellingham Home Fund, a new fund approved by voters in 2012 that is based on a renewable property tax levy and can be used for affordable housing production, rehabilitation, acquisition, rental assistance and housing support services.
- Improve coordination of services between healthcare, behavioral health, and housing systems, starting at the state level, and including the development of the new, regional North Sound Accountable Community of Health (NSACH).
- Develop an approach to better identifying and serving the homeless and at-risk youth population, to include youth outreach workers.
- Create more affordable housing units, including set asides for permanent supportive housing units that are operated with housing-first or harm reduction principles.
- Continue to improve and refine data HMIS data management and reporting capabilities to monitor progress toward becoming a high performing community as defined by HUD's HEARTH Act regulations.
- Expand nutrition services for those living with HIV.
- Build a peer support program/network for those living with HIV to provide mentoring opportunities for employment readiness, system navigation, etc.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Consortium

Goal	Category	Geographic Area	Needs Addressed	Funding
Increase supply of affordable rental housing	Homeless	Region	Supply	HOME: \$1,397,375
	Start year: 2015	End year: 2017	Objective: Provide decent affordable housing	Outcome: Availability/accessibility
	Description: Provide tenant-based rental assistance to homeless families and individuals who are prioritized for re-housing through each county's coordinated entry program.			
	Goal outcome indicator: Tenant-based rental assistance		Quantity: 230	Unit of measure: Housing unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Affordable housing development	Affordable Housing	Region	New Construction ownership New Construction rental Homebuyer assistance	HOME: \$279,475 (CHDO set-aside)
	Start year: 2015	End year: 2017	Objective: Create suitable living environments	Outcome: Affordability
	Description: LMI homebuyer assistance through community land trust using shared equity and long-term affordability model programs.			
	Goal outcome indicator: Direct financial assistance to homebuyers		Quantity: 10	Unit of measure: Housing unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Administration and planning	Admin and planning	Region	N/A	HOME: \$186,316
	Start year: 2014	End year: 2017	Objective: N/A	Outcome: N/A
	Description: Administration and planning activities.			
	Goal outcome indicator: N/A		Quantity: N/A	Unit of measure: N/A

Table 48 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

A total of 240 affordable housing units are estimated for the three-year period of this Strategic Plan. The housing would be provided to the following income targets:

- Extremely low-income (200 units)
- Very Low-income (30 units)
- Low-income (10 units)

It is estimated that 75% of the funding would be allocated to rental housing units, of which 87% would go to extremely low-income, and 13% to very low-income households.

Assistance for homeowners would account for 15% of funding and have 100% benefit low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Anacortes Housing Authority: The Anacortes Housing Authority has 112 public housing units, with 3 - 2 bedroom and 1 - 3 bedroom units are ADA accessible. The Harbor House apartments 50 units are designed for elderly and/or disabled.

Housing Authority of Island County: Not required.

Housing Authority of Skagit County: The Housing Authority of Skagit County (HASC) does not have any public housing so the question on public housing accessibility is not applicable to HASC.

Activities to Increase Resident Involvements

Anacortes Housing Authority: The Anacortes Housing Authority notifies Residents each year to ask for suggestions on what they suggest we use Capital Funds for to improve apartments and/or grounds.

Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies may serve as a barrier to affordable housing. Policies that might have a negative effect include tax policies, land use controls, zoning ordinances, building codes, development fees and charges, growth limits and policies that affect the return on residential investment.

The State's taxation system, that does not tax personal income, creates a strong reliance on other forms of taxation such as sales tax, real property tax, and special fees and assessments. Local governments have limited discretion regarding this system, and as a result, little ability to change the system to remove any barriers to affordable housing.

One option provided by the State to local governments is the multiple-unit dwellings in urban center property tax exemption (Chapter 84.14 RCW). This provision allows for special valuations for residential development in urban centers, and provides an extra four year incentive (12 years vs. 8 years) if the development includes an affordable housing component.

Washington State's property tax system also limits the increase in property taxes collected to no more than 1% per year plus new construction. As needs or costs increase, the ability to pay for those needs is diminished.

The participating Consortium jurisdictions must work within the framework of state planning and building requirements. The Growth Management Act (GMA) requires each jurisdiction to plan for a variety of housing needs within the community, as well as planning for employment, public facilities and services. GMA also requires planning to protect critical areas, such as wetlands, geologic hazard areas, fish and wildlife habitat, and floodplains.

The participating Consortium jurisdictions charge development "impact fees" on new development. Fees are charged for schools, parks, fire, and traffic. Until 2012, Washington State allowed waiver of impact fees for affordable housing only when the fees were paid from public funds other than impact fee accounts. In 2012, Washington State amended the law (EHB 1398.SL) that allows governments to grant either a partial exemption of not more than 80% of impact fees, or provide a full waiver where the remaining 20% are paid from public funds other than impact fee accounts. School districts that receive school impact fees must approve any exemption for their fees.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recommendations excerpted and amended from the November 2012 interim report: *Building a Skagit County Housing Affordability Strategy*, pages 22 through 28.

POLICY STRATEGIES:

Strategy 1: By implementing the Comprehensive Plans, each jurisdiction will play a proactive role in creating housing affordability that matches the incomes and jobs in its sphere of influence.

FUNDING STRATEGIES:

Strategy 2: Be ready for the competitive opportunities for nonlocal funding as those opportunities recur or new opportunities emerge, and have a steady stream of housing projects on the drawing boards, getting ready to apply.

Strategy 3: Have at least one strong CDBG-eligible project ready each year for the nonentitlement urban areas of the Consortium region.

CREATING NEW LOCAL FUNDING SOURCES

Cities and counties can allocate unrestricted general funds for projects and programs that produce and preserve housing affordable to low-income people.

Strategy 5: Look for opportunities for local governments to invest in housing affordability programs and projects. Municipal governments are authorized by RCW 84.52.043 and 84.52.105 to designate real estate property tax revenue for low-income housing programs and projects.

Strategy 6: Work to build local support for housing and momentum that leads to a ballot measure asking voters to support local funding for housing for seniors, veterans, working families and other low-income people.

Under RCW 82.14.370, a portion of the state's sales tax revenue is returned to local jurisdictions to "finance public facilities serving economic development" strategies. This funding can incentivize affordable housing construction.

Strategy 7: Counties in the Consortium region could consider, through its normal consultation process, a small fraction of Economic Development Public Facilities Distressed/Rural Sales and Use Tax as an incentive for construction of affordable housing, with uses of the funding limited to paying impact fees and utility fees for eligible projects.

OTHER RECOMMENDATIONS

The Washington Farmworker Housing Trust worked with a local Skagit Valley Farmworker Housing Trust Advisory Board to create the Skagit Farmworker Housing Action Plan.

Strategy 10: Carry forward the Action Plan adopted by the Skagit Valley Farmworker Housing Trust Advisory Council. Many working families and individuals would make great homeowners if homebuying opportunities were affordable in their price range.

Strategy 11: Support and expand the capacity of nonprofit homeownership programs by securing more local and nonlocal funding as a community investment that works as the mortgage gap financing, making homebuying and homeownership affordable.

Acquisition, renovation and preservation of existing housing offer advantages when compared to the construction of new affordable housing.

Strategy 12: Build a business plan for the acquisition, renovation and preservation of existing housing that could be offered as rental housing with monthly costs affordable for low-income households. Determine whether adequate community investment is available to make the business plan feasible.

SP-60 Homelessness Strategy – 91.215(d)

Each of the three counties in the region is implementing strategic plans to end homelessness. This section generally summarizes the strategies that are common to each county.

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

Strategy: Centralize and coordinate the process of intake, assessment and referral. By centralizing intake and program admissions decisions, a coordinated entry process makes it more likely that families and individuals will be served by the right services more quickly. In a coordinated system, each system entry point uses the same assessment tool and makes decisions on which programs families are referred to, based on a comprehensive understanding of each program’s specific requirements, target population, and available beds and services. A vision for the centralized intake system that emerged from the 10-Year Plan process includes these features:

- Staffed, physical presence at a central location.
- Core staffing for intake assessment and central data management.
- All participating programs use the central database.
- Data sharing to facilitate client services and county-wide performance evaluation.
- “Housing Resource Centers” linked to the coordinated system to accommodate geographic disparity, and consumer choice and convenience staffed by people who are trained to use the standardized intake and triage process and to use HMIS and other data management tools to facilitate speedy referral and performance measurement.

Addressing the emergency and transitional housing needs of homeless persons

Strategy: Provide interim housing through emergency shelter and transitional housing to those who need it most. Emergency shelter and transitional housing provide essential interim housing services to people with severe barriers to obtaining and retaining housing, especially to people in crisis such as those who are fleeing domestic violence and/or sexual assault. Because people served in these programs remain in a state of homelessness, the community should collaborate in ways that minimize length of stay and facilitate transition to stable housing. Because transitional housing tends to be a relatively expensive housing intervention, it should be targeted toward those who have not succeeded with other, less intensive housing assistance services (e.g. rapid re-housing).

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.

Strategy: Rapidly re-house families who become homeless. Helping families and individuals rapidly return to their own housing is a proven, cost-effective strategy to reduce homelessness. Relatively small amounts of assistance have been remarkably effective in helping people regain housing stability. Public and private funders are increasingly encouraging community providers to invest significantly in this strategy while also maintaining the capacity for more intensive services for people who have the most significant barriers to retaining housing. Rapid re-housing is enhanced and can serve more families when there is greater access to high quality, low cost housing units. Therefore, landlord outreach and community support for the development of additional, affordable multi-family are key, allied strategies to make increase the impact of rapid re-housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Strategy: Target homeless prevention assistance to people most at risk of losing housing. In general, people who are likely to become homeless have extremely low incomes or have no income at all. They may also have criminal histories, behavioral health issues, and poor employment histories. Risk factors that make finding and maintaining housing more challenging may be used to screen people into assistance rather than screening them out. An effective prevention targeting approach should serve people with characteristics similar to those who actually become homeless in the community. Another approach to prevention targeting, known as homelessness diversion, is to structure assistance so that it serves people as they are about to enter shelter. Although it makes resolving a housing crisis challenging, this approach has the virtue of ensuring that most people served would be homeless without assistance.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Consortium and CDBG entitlement cities will continue to implement federal and state rules regarding lead-based paint hazards. All renovation or rehabilitation work for structures built before 1978 will include the required evaluations and/or risk assessments to determine the extent of the lead-based paint hazard. Known, or suspected hazards, will be controlled or abated as required by federal and state regulations.

How are the actions listed above related to the extent of lead poisoning and hazards?

With nearly half (47%) of the region's housing stock built before 1980, there are numerous homes with potential lead-based paint hazards. According to a special tabulation of Census data, there are 4,434 households with children 6 or younger living in structures that might have lead-based paint hazards; 1,544 are owner-occupied and 2,890 are renter-occupied.

How are the actions listed above integrated into housing policies and procedures?

Washington State implemented the Renovation Repair and Repainting rule on March 16, 2011 regarding lead-based paint. For more information, go to <http://apps.leg.wa.gov/WAC/default.aspx?cite=365-230&full=true>. These state rules, in addition to the CDBG and HOME program rules, ensure that the actions the Consortium and CDBG entitlement cities take regarding lead-based paint hazards are integrated into the city's housing policies and procedures.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a function of income, which is related to education, job training and employment. Annually the CDBG entitlement jurisdictions provide funds to public service agencies to assist households below the poverty level. Major economic development programs in support of business development and job creation are being undertaken, including efforts to revitalize the Downtown neighborhood in Mount Vernon. The jurisdictions that comprise the Consortium region continue to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income residents:

- Develop new businesses and create new jobs in the target areas,
- Improve access to employment opportunities within the target areas, and
- Help residents acquire the skills required for success in today's job market.

The goal to increase and preserve affordable housing choices (particularly rental housing) will remove some of the burden of cost, increase housing safety (improved condition), and result in housing stability for some of the region's households. That would potentially free assets and energy for job skills development, education for youth and increased connections to economic options.

How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The Consolidated Plan focuses on meeting the needs of lower-income persons and neighborhoods. The Consortium will use HOME and CDBG funds to reduce the impacts of poverty on low and moderate income families while supporting strategies to increase self-sufficiency and increase economic opportunities.

The cost of housing will be addressed through downpayment assistance, and tenant-based rental assistance. If feasible over the next five-years, the jurisdictions will cooperate and contribute to projects that increase the supply of housing affordable to very low-income residents.

The Consortium will assist each county's Continuum of Care to expand housing and services to prevent and reduce homelessness. Importantly the TBRA program will be incorporated into Coordinated Entry Systems to target housing assistance to homeless households most in need, along with services and case management to help them exit poverty.

The cities will continue to coordinate with community action agencies and Housing Authorities to support opportunities to expand voucher programs and maintain capacity to assist lowest income households.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Skagit County is responsible for monitoring the Consortium program subrecipients. The cities of Anacortes and Mount Vernon are responsible for CDBG program subrecipients. All are responsible to ensure compliance with all federal, state and local rules, regulations and laws. This is accomplished through phone conversations, written correspondence, desk monitoring, and on-site monitoring visits. Technical assistance is offered throughout the year, both to new sub-recipients and existing subrecipients. Subrecipients are required to provide written semi-annual reports to identify progress made in the program and how funds have been used.

The Consortium's HOME and CDBG programs are audited by HUD and the State under the Single Audit Act on an as-needed basis based on risk assessments. This audit verifies that the Consortium jurisdictions responsible for monitoring meet all statutory requirements and that information reported is correct and complete.

Housing projects funded by CDBG or HOME Programs are typically made as loans documented by recorded deeds of trust, promissory notes, and other contractual loan agreements. These documents establish the obligations for compliance with CDBG or HOME regulations. All housing projects are required to secure building permits and comply with zoning and building code requirements. Housing units are inspected and corrections are required to meet building codes as part of the permitting process. HOME funded projects to provide rent assistance or purchase existing units receive an on-site housing quality standards inspection and visual paint inspection. Specific language is in the written contractual agreement and Deeds of Trust to assure the assisted unit complies with affordability requirements.

Construction or acquisition projects will be monitored as they progress in order to ensure compliance with specific federal requirements, including Davis-Bacon, Section 3, NEPA, and Uniform Relocation and Acquisition requirements.

Expected Resources

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

Introduction

The 2015 Action Plan is the first year of the 2015-2017 Consolidated Plan. The Action Plan addresses the proposed programs, projects, and activities that will be undertaken in 2015 with the resources anticipated to be available in the proposed budget. Funding sources include the HOME Investment Partnership grant (HOME).

NOTE ABOUT PROGRAM YEAR: The HOME program year for all participating jurisdictions begins on July 1 and ends on June 30.

For the Consortium’s HOME grant, in the event that project activities use less funding than is allocated, the remaining funds are re-allocated to the TBRA projects in the 2015 Action Plan. The Consortium will publish notices and solicit comments for substantial amendments that equal 10% or more of the annual HOME grant amount.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
HOME	Public: federal	Tenant-based rental assistance; CHDO set-aside	\$623,166	\$0	\$0	\$623,166	\$1,240,000	Funds to be used for TBRA and CHDO set-aside by RFP

Table 49 - 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

The announced HOME funding for Program Year 2015 is \$623,166. No additional funding is allocated for these activities. Matching funds will need to be generated from local jurisdiction or competitive 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:

- A. State HOME funds
- B. State CDBG funds
- C. State Housing Trust Funds

- D. USDA Rural Development Housing Preservation Grant funds
- E. Federal Home Loan Bank
- F. Low-income Housing Tax Credits
- G. Private foundations
- H. 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.

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

Discussion

Developing affordable, safe and decent housing for low income citizens is a challenge for the Consortium and its members. Funding from the HOME Investment Partnership Program and CDBG are important resources for the Consortium to design and implement housing programs that address the local housing needs. These programs provides flexibility by offering the opportunity to choose what types of housing programs and activities are most important to meet the housing needs of the low and very low income residents of the Consortium.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Consortium

Goal	Category	Geographic Area	Needs Addressed	Funding	
Increase the supply of affordable rental housing	Homeless	Region	Homelessness, Assist special needs populations	HOME :	\$467,376
	Start Year: 2015		End Year: 2015	Outcome: Availability/accessibility	Objective: Create suitable living environments
	Narrative: Provide TBRA assistance to homeless households prioritized for housing services through each county's coordinated entry system.				
	Goal Outcome Indicator: Tenant-based rental assistance			Quantity	Unit of measure
				60	Households
Housing development	Affordable housing	Region	Affordable housing	HOME:	\$93,475
	Start Year: 2015		End Year: 2015	Outcome: Availability/accessibility	Objective: Provide decent affordable housing
	Narrative: CHDO set-aside funding for direct homebuyer assistance by RFP process.				
	Goal Outcome Indicator: Households assisted; Units of housing developed or rehabilitated			Quantity	Unit of measure
				3	Households
Administration and planning	Administration	City of Mount Vernon	All Consolidated Plan Needs	HOME:	\$62,316
	Start Year: 2015		End Year: 2015	Outcome: Availability/accessibility	Objective: Create suitable living environments
	Narrative: Planning and administration to implement the Consolidated Plan and comply with applicable regulations.				
	Goal Outcome Indicator: N/A			Quantity	Unit of measure
				NA	NA

Table 50 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Consortium: The 2015 Action Plan continues existing activities, with funding being allocated generally among projects in these program areas:

- Tenant-based rental assistance - 75% of HOME grant
- CHDO set-aside housing development - 15%
- Administration - 10%

Projects

No .	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	Island TBRA	Increase supply affordable rental housing	Island County	Increase affordable housing supply	HOME: \$90,431
	Description	Provide tenant-based rental assistance to homeless families and individuals.			
	Planned Activities	Provide tenant-based rental assistance to homeless families and individuals who are prioritized for re-housing through Island County's coordinated entry program.			
2	Skagit TBRA	Increase supply affordable rental housing	Skagit County	Increase affordable housing supply	HOME: \$234,167
	Description	Provide tenant-based rental assistance to homeless families and individuals.			
	Planned Activities	Provide tenant-based rental assistance to homeless families and individuals who are prioritized for re-housing through Skagit County's coordinated entry program.			
3	Whatcom TBRA	Increase supply affordable rental housing	Whatcom County	Increase affordable housing supply	HOME: \$142,777
	Description	Provide tenant-based rental assistance to homeless families and individuals.			
	Planned Activities	Provide tenant-based rental assistance to homeless families and individuals who are prioritized for re-housing through Whatcom County's coordinated entry program.			
4	Affordable Homeownership	Increase supply affordable owner-occupied housing	Consortium region	Homebuyer assistance	HOME: \$93,475
	Description	Direct financial assistance to low-income buyers.			
	Planned Activities	LMI homebuyer assistance through CHDO-eligible organizations using shared equity and long-term affordability model programs.			
5	Administration and Planning	Administration and Planning	Consortium region	N/A	HOME: \$62,316
	Description	HOME grant administration and planning.			
	Planned Activities	Administrative and compliance tasks, subrecipient monitoring, program coordination with partners.			

Table 51 – Project Information

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

Allocation priorities are based on the needs and market analysis identified in the Consolidated Plan, which included extensive consultation with many organizations, including local government, housing developers, public housing agencies, and nonprofit organizations. There is broad agreement that housing affordability is a serious problem in both the rental and ownership markets. Recognizing that homelessness is a serious problem in all three counties, most of the HOME funding is allocated to assisting homeless households with tenant-based rental assistance that will act as a bridge to longer-term housing stability. The balance of the funding (minus administration) is allocated to CHDO-eligible organizations to provide direct financial assistance to low-income homebuyers in programs that are designed to preserve long-term affordability to the purchased properties, to help build a stock of ownership housing that will remain affordable in perpetuity.

AP-50 Geographic Distribution – 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. The CHDO set-aside will be allocated base on a competitive RFP process to CHDO-eligible organizations that have the capacity to deliver homebuyer assistance programs that preserve long-term affordability.

Geographic Distribution

Target Area	Percentage of Funds
Island County	15%
Skagit County	38%
Whatcom County	23%
Consortium region (CHDO set-aside)	15%
Consortium region (Administration)	10%

Table 52 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The HOME funding for TBRA is allocated geographically by county using a population-based formula.

Discussion

The HOME funding for TBRA is allocated geographically by county using a population-based formula. Adjustments were made to this allocation formula to recognize Skagit County's significant investment in Consortium start-up costs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will provide funding this year to rehabilitate 50 units of low-income housing operated by Catholic Housing Services.

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	3
Special-Needs	0
Total	63

Table 53 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	3
Total	63

Table 54 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental assistance is directed toward 60 homeless households, and direct financial assistance to low-income homebuyers will most likely be for the purchase on existing ownership housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Anacortes Housing Authority owns and operates 112 public housing units. The Housing Authority of Island County owns and operates 110 units of public housing for seniors and persons with disabilities. The Housing Authority of Skagit County does not own or operate any public housing.

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

Anacortes Housing Authority: Upgrade playgrounds, rehab 511 T Avenue & 508 6th Street apartments, remove asbestos from floors at the Harbor House when vacant units become available, remodel community room.

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

None or not applicable.

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

Not applicable.

Discussion

Anacortes Housing Authority: Anacortes Housing Authority will continue to provide the needed housing and improvements necessary if funding is available.

Housing Authority of Island County: Due to the nature of the population that we serve in our public housing, (Elderly & disabled), homeownership is not a priority for those residents. Many of the elderly have owned homes in the past and do not want the responsibility of owning a home, hence they have sold their home and moved into our units. The major source of income for our residents is Social Security.

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

Introduction

The Consortium is allocating most of its HOME funding to address homelessness through tenant-based rental assistance. However, 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 is in various stages of developing and/or operating 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 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 allocating most of its HOME funding to address homelessness through tenant-based rental assistance, which will act as bridge housing assistance while the household, with the support of a housing case manager, works toward goals that will result in long-term housing stability.

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

There are many organizations coordinating services toward the common goals of each County's 10-Year Plan to End Homelessness. The Consortium is supportive of these efforts and contributes directly from HOME resources to fund tenant-based rental assistance.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In 2013, the Consortium partners participated in the Skagit County Affordable Housing Advisory Committee (SCAHAC) process that recommended 12 strategies to increase affordable housing through a mix of policy and funding actions. 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.

AP-85 Other Actions – 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 following actions:

Actions planned to address obstacles to meeting underserved needs

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

No actions are anticipated under this action plan to conduct housing rehabilitation activities.

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:

1. 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.
2. Provide information, education and outreach activities on LBP hazard reduction through workshops and technical assistance to CHDOs and other recipients of HOME funds.
3. 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

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 in 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 new 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 the Consolidated Plan, other opportunities will arise for further collaboration and problem solving.

Program Specific Requirements

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

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 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:

Skagit County, in junction with sub-recipients Island County and Whatcom County, have selected the “resale” method of insuring affordability in the Homebuyer Assistance Program when funded with HOME funds. Resale provisions, based on low-income occupancy, will be consistent with HOME Regulations 92.254(a)(5)(i). The Consortium’s Homebuyer Assistance Program will provide funding to projects of non-profit housing developers that assist income-qualified homebuyers. These organizations will use recorded deed restrictions that will preserve the public investment in affordability. For example, a community land trust strategy aims to preserve affordability in perpetuity as it retains ownership of the land, while the homebuyer owns the improvements and a leasehold interest in the land. Homeowners who sell HOME assisted housing are provided a fair return on their investment, while ensuring that the home is sold to another income-qualified household. The homeowner that sells their home may receive their original contribution (down payment plus first mortgage amount) from sale proceeds, plus the value of any credit-eligible improvements paid by homeowner minus the value of any deferred maintenance or damage.

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:

Skagit County, in junction with sub-recipients Island County and Whatcom County, will utilize a monitoring policy and procedure to ensure affordability of units acquired with HOME funds. Annual notices will be provided to HOME-funded properties, with pertinent information regarding new income determinations, HOME rents and utility allowances. For rental properties, annual income certifications are received from the properties, a desk review is completed, and on-site inspection is completed based on a risk-assessment schedule and HOME rules for monitoring. For homeownership properties, Skagit County will compile annual reports on changes in ownership, if any, owner-occupancy and adequate notice to homeowners.

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).