

Housing Assistance

Background

There are many federal and state programs that provide financial assistance and/or housing to low-income, disabled, and homeless individuals. While most of the housing programs are for low-income families, there are a few programs for moderate-income households or persons in special situations. The U.S. Department of Housing and Urban Development (HUD) sets the low-income standards to 80 percent of the county median income and very-low-income levels at 50 percent. Affordable housing is defined as a home that takes no more than 30 percent of the household's income for rent or mortgage and utilities. The state provides funding through numerous programs administered by the state Department of Community, Trade, and Economic Development (CTED) or through local housing authorities.

Federal Housing Assistance Programs

- (1) **Housing Choice Voucher Program** is the federal government's major program to assist very low-income families, the elderly, and the disabled to pay for housing in the private market. Qualified participants are free to choose housing that meets program requirements.
- (2) **Public-housing** programs provide residential units managed by housing authorities directly to low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these facilities. Individuals can apply through the local housing authority or contact a HUD field office. Rent is set in accord with a formula based on gross annual income.
- (3) **Residential Opportunities and Self Sufficiency (ROSS)** funds job training and supportive services to help residents of public housing transition from welfare to work and helps link elderly/disabled residents to critical services which can help them to live independently.
- (4) **Home Investment Partnership (HOME)** provides funding to create and preserve single and multi-family housing (including manufactured housing), and provides tenant-based rental assistance to local and tribal governments, housing authorities, and non-profit housing developers. This program is managed by CTED.
- (5) U.S. Department of Health & Human Services and Department of Energy **Low-Income Home Energy Assistance Program (LIHEAP)** is managed by CTED which funds weatherization upgrades on low-income housing.
- (6) **Housing Opportunities for Persons with AIDS (HOPWA)** provides housing and supportive services for low-income people with HIV/AIDS and related diseases. CTED administers the program in Washington, except King and Snohomish Counties receives their funding directly, and Skamania and Clark Counties are included in the City of Portland's grant.
- (7) HUD-VASH provides 1,780 vouchers for homeless, chronically mentally-ill veterans nationwide.
- (8) **The Peer Housing Location Assistance Group** provides transitional housing in a supportive environment for veterans in Walla Walla, Washington.
- (9) **Rural Housing Assistance** is provided by the U.S. Department of Agriculture in form of rental assistance, low-interest loans, self-help programs that allow homeowners to build their own homes, and renovation grants.

Find more information on Washington HUD programs at <http://www.hud.gov/local/index.cfm?state=wa>

State Housing Assistance Programs

The state has the following housing assistance programs:

- (1) **Weatherization/Energy Matchmakers** assists communities to provide weatherization services for low-income housing, including ceiling, wall, floor, and duct insulation; caulking or broken window replacement; and upgrades for heating systems. State funds are leveraged \$1 for \$1 by local matches from utilities, rental owners, and other sources. (Many utilities also provide private assistance to low-income customers.)
- (2) **Housing programs for people with development disabilities and mental illness** are available for persons eligible for services from the Department of Social and Health Services (DSHS).
- (3) **Shelters for domestic violence victims** can be found through the DSHS Domestic Violence Program or through the statewide domestic violence hotline at 1-800-562-6025.
- (4) **Emergency Shelter Assistance** programs are a state-supported network of approximately 200 community-based shelters statewide that provide housing for homeless individuals and families.
- (5) **Overnight Youth Shelters** located in Grays Harbor, King, Skagit, Snohomish, and Spokane Counties received \$120,000-grants in 2007-2008 to assist children ages 13 through 17.
- (6) **Independent Youth Housing** provides rental assistance and case management to youth aging out of the state foster care system.
- (7) **Farm Worker Housing** provides grants and loans to nonprofit organizations and local governments for capital investments for housing projects targeted for farm workers.
- (8) **On-farm Infrastructure Loan Program** provides forgivable, no-interest loans to growers.
- (9) **Rent-a-Tent Program** allows growers to lease OSHA-approved tents for cherry harvesters.
- (10) **Homeless Families Services** provides revenue for some of the programs listed here. Income is generated by an \$18 surcharge on recorded documents. Ninety percent of the funds collected stay in counties to support local efforts to reduce homelessness while the rest is remitted to the Home Security Fund Account administered by CTED
- (11) **Homeless Grant Assistance Program (HGAP)** provides grants for operation and maintenance of structures, project-based leasing, rental assistance, and supportive services using Homeless Families Services Fund revenues.
- (12) **Tenant Based Rental Assistance** provides homeless and low-income households with security and utility deposits and up to 12 months of rental assistance. Eligible households may receive the deposits necessary to get them into a unit or a combination of deposits and rental subsidies that enable them to pay no more than 30 percent of their household income for rent and utilities. The tenant's rent share increases as the tenant's income increases.
- (13) **Transitional Housing, Operating, and Rent (THOR)** enacted through HB 5959 in 2008 provides homeless families with children with up to two years of rental assistance, transitional facility operating subsidies, and case management to help them transition to permanent housing and self sufficiency.
- (14) **Manufactured or Mobile Home Relocation Assistance** reimburses applicants on a first-come-first-served basis for actual expenses up to \$7,500 for a one-section or \$12,000 for a multi-section home relocation. Priority is given to individuals that are moving because parks are closed due to health and safety concerns or park owner fraud. This assistance is funded by a dedicated fee collected when a home is purchased in a mobile home park. RCW 59.21.055.
- (15) **Mobile Home Park Preservation Assistance**, established by HB 1621 in 2008, is for tenants to help them buy their parks if a landlord intends to sell the park. They can get assistance via a newly formed office at CTED.
- (16) **Re-entry Housing Pilot Program Grants**, established by SB 6157 in 2007, go to organizations in Snohomish, King, Pierce, Yakima, Clark, and Spokane Counties in collaboration with community justice centers to develop supportive re-entry housing for high-risk or high-need offenders. This assistance can be provided up to 12 months for participating offenders.

- (17) **Home-buyer programs**, such as education for first-time buyers, are currently provided by the non-profit Washington State Housing Finance Commission. In 2008, additional funding was appropriated to pay for home-buyer education classes, credit and budget counseling, financial-literacy training, and down-payment assistance programs. CTED will contract with a non-profit to provide the services.
- (18) **Condominium Conversation Relocation Assistance** is provided by the condominium owner up to three months rent at the time of conversion as determined by the city or county *as of August 1, 2008*. (HB 2014 in 2008)

Housing Trust Fund

The Housing Trust Account, often called the Housing Trust Fund (HTF), was created in 1987 and codified in RCW 43.185 & 43.185A to help communities meet the housing needs of low-income and special needs populations. The account received roughly \$200 million for the 2008-2009 biennium and is the primary funding source for housing programs in the state. This is a dramatic increase in housing resources.

After July 1, 2008 any projects built using HTF funds must comply with sustainable development standards, which can be found at www.cted.wa.gov/evergreen.

Property Tax Exemption

Anyone at least 61 years of age or older, those unable to work because of a physical disability, or a veteran with a 100 percent service-connected disability with a combined household disposable income of \$35,000 or less can qualify to have the home assessment frozen for tax purposes. (RCW 84.36.381)

JLARC Study

The capital budget included \$150,000 for the Joint Legislative Audit and Review Committee to evaluate the cost efficiency of rental housing voucher programs compared with other housing programs intended to assist low income households with a report due December 31, 2008.

Contact Information

- HUD Public Housing Assistance Programs: <http://www.hud.gov/offices/pih/pha/contacts/states/wa.cfm>
- Find a subsidized apartment: <http://www.hud.gov/apps/section8/step2.cfm?state=WA,Washington>
- Local housing authorities administering THOR and TBR:
<http://cted.wa.gov/DesktopModules/CTEDPublications/CTEDPublicationsView.aspx?tabID=0&ItemID=4547&MIId=870&wversion=Staging>
- Washington Department of Community, Trade, and Economic Development responsible for administering the Housing Trust Fund: <http://www.cted.wa.gov/site/474/default.aspx>
- The Washington State Housing Finance Commission provides extensive information on homeownership and financing, including for beginning farmers and ranchers. <http://www.wshfc.org>
- Washington Homeownership Center: <http://www.homeownership-wa.org>
- Mobile Home Relocation Assistance: 1-800-964-0852.
- Ask for Homeless Veteran Program Coordinator:
 - Seattle Veterans Center (253) 589-4176
 - Spokane VA Medical Center (509) 462-2500
 - Walla Walla Psychiatry Service, VA Medical Center (509) 525-5200.
- USDA Rural Development Contacts: <http://www.rurdev.usda.gov/wa/contacts.htm>