

# Housing 101

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Melodie Pazolt

APPLE HOME AND HEALTH  
MANAGING DIRECTOR

2/2023



Washington State  
Department of  
**Commerce**

# We strengthen communities



HOUSING AND HOMELESSNESS



INFRASTRUCTURE AND BROADBAND



SMALL BUSINESS ASSISTANCE



ENERGY



PLANNING AND TECH ASSISTANCE



COMMUNITY SERVICES AND FACILITIES



CRIME VICTIMS AND PUBLIC SAFETY

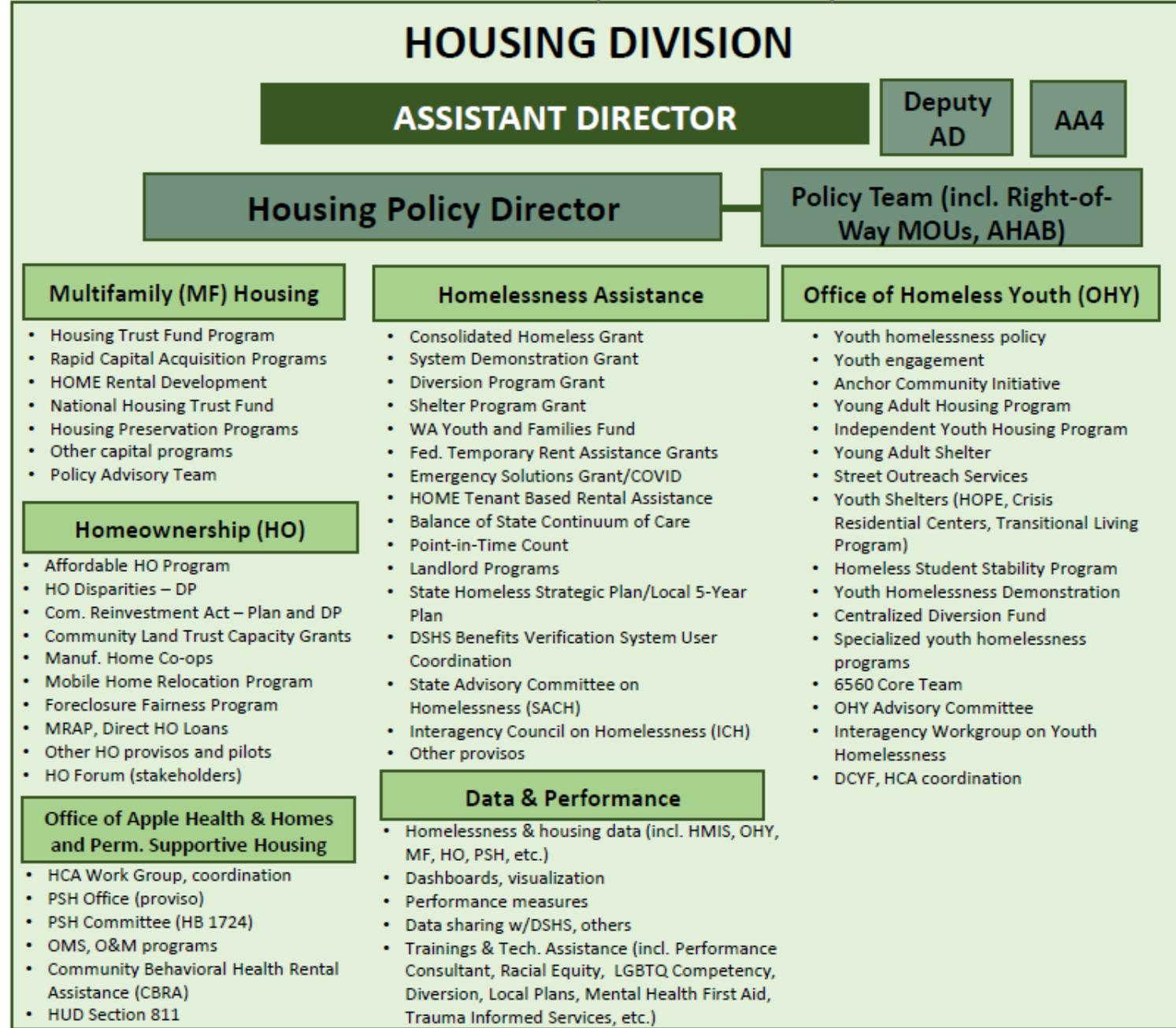


ECONOMIC DEVELOPMENT

# Housing 101

	Types of 'housing'	Types of SH services	Rent Assistance	Capital – Bricks and Mortar	Residential 'home like' facilities
Federal	<ul style="list-style-type: none"> <li>• Own home</li> <li>• Shared housing</li> <li>• Single room occupancy (SRO)</li> <li>• Project-based housing</li> <li>• Cottages/Tiny Home</li> <li>• Transitional Housing</li> <li>• Master lease</li> <li>• Accessory dwelling units (ADU)</li> <li>• Scattered site</li> <li>• Recovery residences</li> <li>• Permanent Supportive Housing</li> </ul>	<ul style="list-style-type: none"> <li>• FCS</li> <li>• HARPS</li> <li>• FHARPS</li> <li>• GOSH</li> <li>• Shelter + Care</li> </ul>	<ul style="list-style-type: none"> <li>• HEN</li> <li>• HARPS - FHARPS</li> <li>• GOSH</li> <li>• Section 8</li> <li>• HOPWA</li> <li>• 811</li> <li>• VASH</li> <li>• HOME</li> <li>• TBRA</li> <li>• Document Recording Fees</li> <li>• AREN</li> <li>• City levy funding</li> <li>• 1/10<sup>th</sup> of 1% - HB1406</li> <li>• TAP</li> <li>• AHAH</li> <li>• NED vouchers</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Trust Fund</li> <li>• Tax Credits</li> <li>• PHAs</li> <li>• Rapid acquisition</li> <li>• AHAH</li> <li>• HOME</li> <li>• 1/10<sup>th</sup> of 1 percent – local funds</li> </ul>	<ul style="list-style-type: none"> <li>• ADFH</li> <li>• ARCF</li> <li>• ALF</li> <li>• Level 3 Recovery</li> <li>• Group homes</li> <li>• Step down facilities</li> <li>• VA Grant per diem</li> <li>• Respite</li> </ul>
State					
Local					

# Housing Division created June 2023



# Housing Policy Team

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## Tedd Kelleher, Policy Director

- Housing policy
- Right-of-Way Initiative
- AHAB
- Legislative support

# Homeownership Unit

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## **Ann Campbell, Managing Director**

- HTF Homeownership Program
- Homeownership Disparities
- Community Land Trust Capacity Grants
- Manufactured Home Co-operatives
- Mobile Home Relocation Program
- Foreclosure Fairness Program
- MRAP, Direct Loans
- Community Reinvestment Act

# Housing Assistance Unit

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## **Kathy Kinard, Managing Director**

- Consolidated Homeless Grant
- System Demonstration Grant
- Diversion Program Grant
- Shelter Program Grant
- WA Youth and Families Fund
- Fed. Temporary Rent Assistance Grants
- Emergency Solutions Grant/COVID
- HOME Tenant Based Rental Assistance
- Landlord Programs
- Balance of State Continuum of Care
- Point-in-Time Count
- State Homeless Strategic Plan/Local 5-Year Plan
- DSHS Benefits Verification System User Coordination
- State Advisory Committee on Homelessness (SACH)
- Interagency Council on Homelessness (ICH)



# Office of Homeless Youth

## **Kim Justice, Executive Director**

- Youth homelessness policy
- Youth engagement
- Anchor Community Initiative
- Young Adult Housing Program
- Independent Youth Housing Program
- Young Adult Shelter
- Street Outreach Services
- Youth Shelters (HOPE, Crisis Residential Centers, Transitional Living Program)
- Homeless Student Stability Program
- Youth Homelessness Demonstration
- Centralized Diversion Fund
- Specialized youth homelessness programs
- 6560 Core Team
- Advisory Committee
- Interagency Workgroup on Youth Homelessness



# Data and Performance



## Emily Burgess, Managing Director

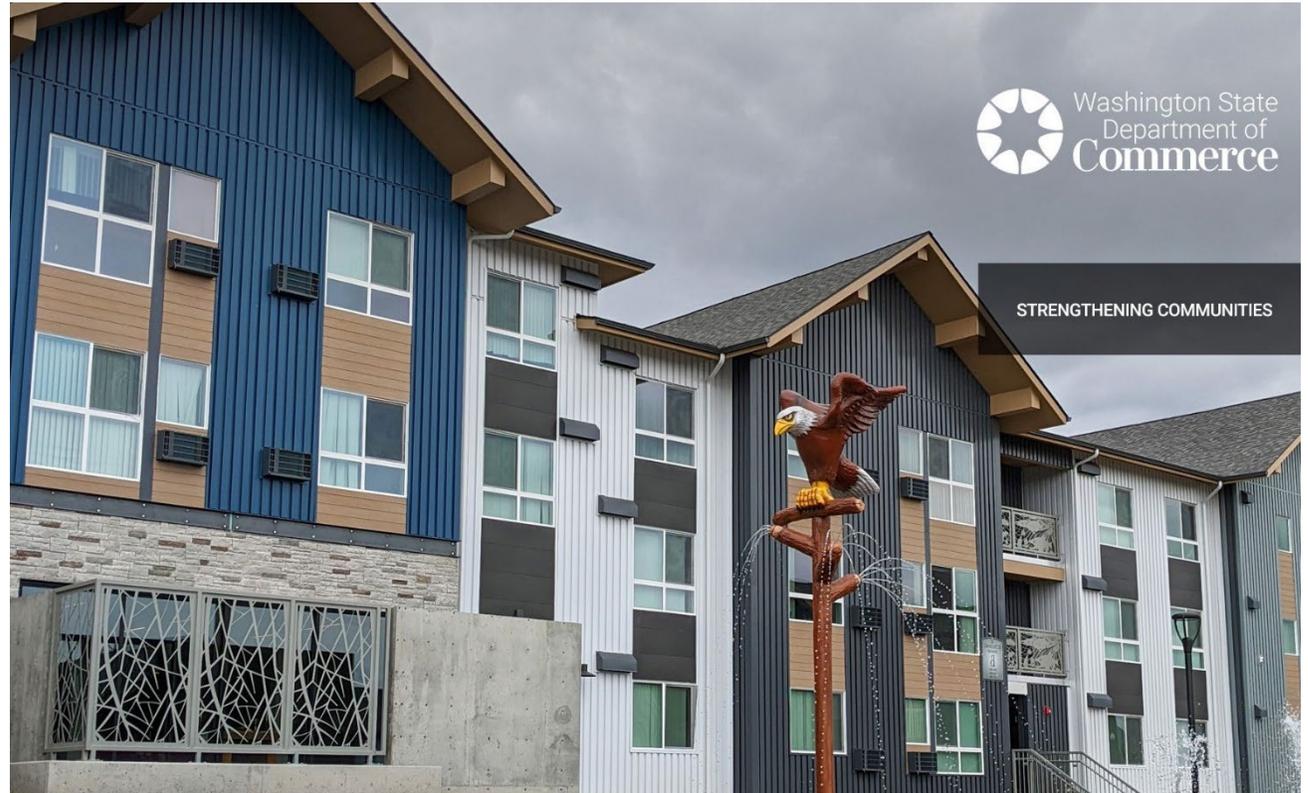
- Homelessness & housing data for all units in division
- Dashboards, visualization
- Performance measures for homelessness grants
- Data sharing other state departments including DSHS
- Trainings & Tech. Assistance (incl. Performance Consultant, Racial Equity, LGBTQ Competency, Diversion, Local Plans, Mental Health First Aid, Trauma Informed Services, etc.)



# Multifamily Housing Unit

## Nate Lichti, Managing Director

- Housing Trust Fund Program
- Rapid Capital Acquisition Programs
- HOME Rental Development
- National Housing Trust Fund
- Housing Preservation Programs
- Other capital programs
- Policy Advisory Team (PAT)



# Housing Trust Fund

## 35-year old portfolio at a glance

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**39**

Counties in Washington State have received HTF investments



**\$1.8+ B**

Invested since program created in 1986



**55+k**

Units have been developed or preserved



**50%**

Of households served include at least one person with special needs



**75%**

Of households served are extremely low income (<30% AMI)



**90+k**

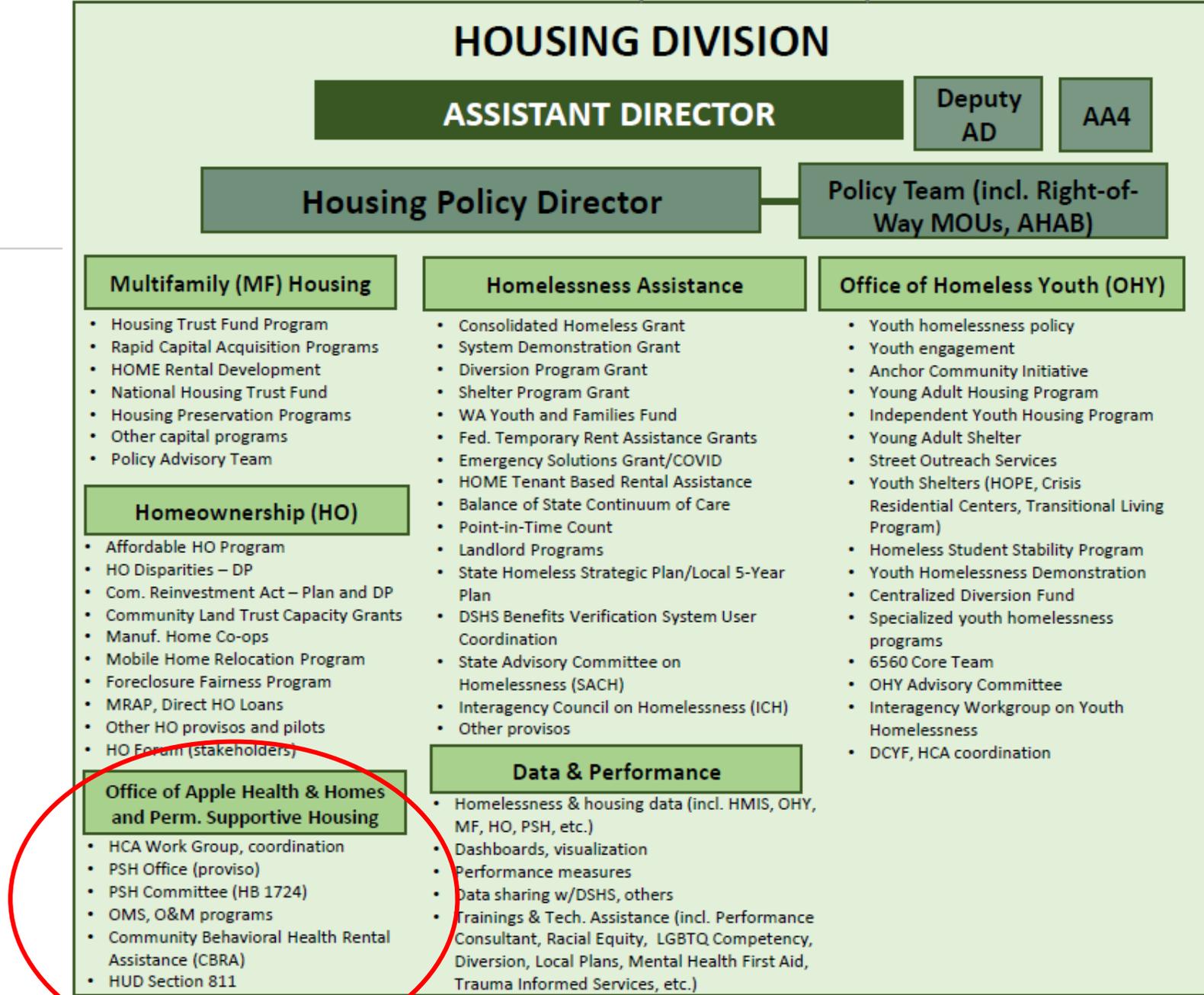
People residing in HTF funded units at any point in time



**\$1↑**

For every HTF dollar invested, \$5 are leveraged on average

Office of Apple Health and Homes/ Permanent Supportive Housing created June 2022



# Social Determinants of Health

Social determinants of health are the economic and social conditions that affect health outcomes and are the underlying, contributing factors of health inequities. Examples include:

- Housing
- Education
- Income
- Transportation
- Nutrition

## SOCIAL DETERMINANTS FACTORS THAT INFLUENCE YOUR HEALTH

The conditions in which you live, learn, work and age affect your health. Social determinants such as these can influence your lifelong health and well-being.

<b>HOUSING</b> 	<b>INCARCERATION</b> The incarceration rate in the U.S. grew by more than 220% between 1980 and 2014, though crime rates have fallen. 	<b>POVERTY</b> 
<b>HEALTHY FOOD</b> 6.5 million children live in low-income neighborhoods that are more than a mile from a supermarket. 	<b>ENVIRONMENT</b> 	<b>GRADUATION</b> 
<b>LITERACY</b> 	<b>ACCESS TO CARE</b> 	<b>HEALTH COVERAGE</b> More than 89% of U.S. adults had health coverage in 2014. But 33 million Americans still lacked insurance. 

The **NATION'S HEALTH**  
A PUBLICATION OF THE AMERICAN PUBLIC HEALTH ASSOCIATION

[www.thenationshealth.org/sdoh](http://www.thenationshealth.org/sdoh)

# Research

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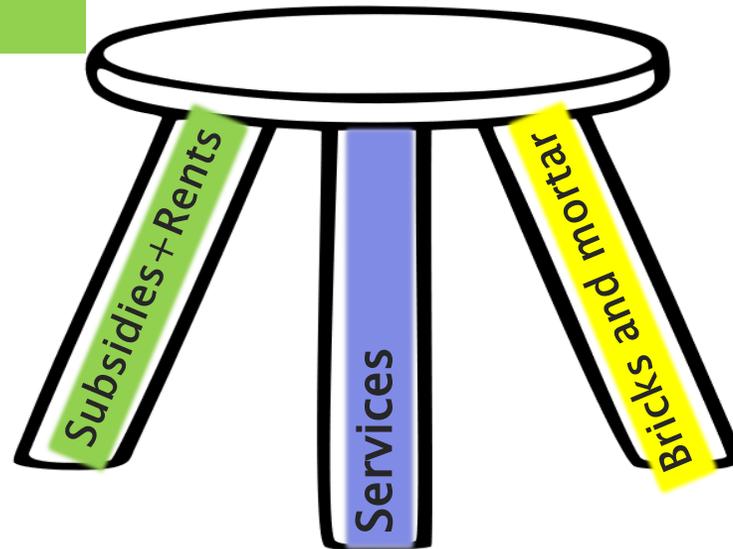
## Permanent Supportive Housing

- **Reduces emergency room visits**
  - 7 studies (n=2459 people, average reduction in ER visits = 56%)
- **Reduces health care costs**
  - 5 studies
    - Rand study (2017): 890 people, 66% decrease in emergency costs; 76% decrease in inpatient costs
    - Chicago (2012): 407 people, \$6,307 reduction in total costs per person, \$9,809 reduction per person in the “chronic homeless group”
    - Portland study (2016, #1): 58 people, \$8,724 reduction in yearly expenditures to health system
    - Portland study (2016, #2): 278 people, 14% reduction to Medicaid expenditures
    - Charlotte, NC study (2015): 85 people, 68% reduction in overall costs

# PSH = Three legs of the stool

## Subsidies (O&M) (for-profit or non-profit landlords):

HEN  
Section 8 Vouchers  
NED Vouchers  
HOME-TBRA  
HARPS  
VASH Vouchers  
Document Recording Fees  
CBRA  
GOSH  
AHAH TBRA (coming soon)  
1277 PSH (DRF-coming soon)



## Capital – Bricks and mortar:

Housing Trust Fund  
Tax Credits  
PHAs  
Rapid acquisition  
AHAH  
HOME  
1/10<sup>th</sup> of 1 percent – local funds

## O&M:

Document recording fees  
Rents  
1277 PSH (DRF – Coming soon)

## Services:

Shelter + Care  
Foundational Community Supports  
(Supportive housing services)  
HARPS  
OMS

# Draft Growth Management Act statewide housing need numbers by 2044

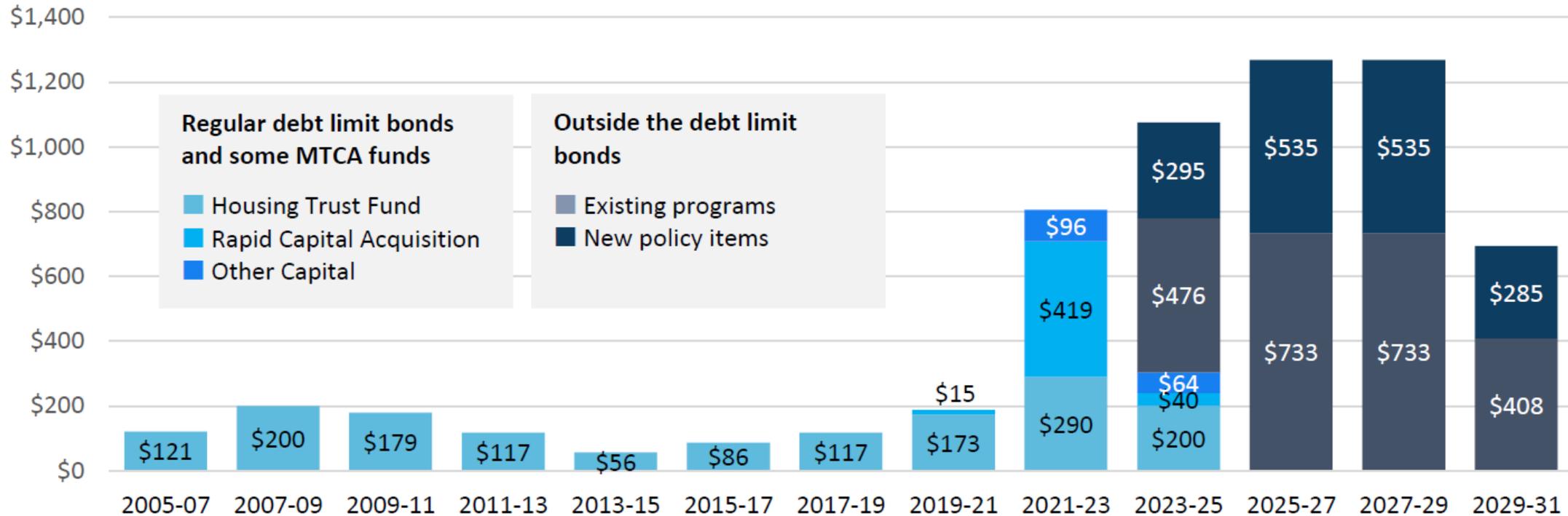
	Total	0-30% (Non-PSH)	0-30% (PSH)	30-50%	50-80%	80-100%	100-120%	120%+	Emergency Housing
Washington State	991,529	217,892	116,114	168,705	109,489	61,723	62,586	255,020	91,706
		22%	12%	17%	11%	6%	6%	26%	

- **ESSHB 1220 (2021)**
- **DRAFT numbers with projected “medium” special housing needs (using 2017 OFM population projections and draft methodology)**
- **FINAL numbers coming in January 2023**
- [Methodology Website](#)

# Capital Investments

## Governor's proposed capital budget housing and homelessness investments

*Dollars in millions*



# Capital Requests in the Governor's Budget

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- \$440 Million – Housing Trust Fund: Affordable Housing
- \$100 Million – Apple Health and Homes PSH
- \$60 Million – Rapid Capital for unsheltered
- \$50 Million – Affordable Housing Preservation
- \$50 Million – Affordable Housing connections to infrastructure
- \$25 Million – Housing for people with developmental disabilities
- \$10 Million – Affordable housing predevelopment/preconstruction
- \$8 Million – Preserving mobile home communities
- Much more

# PSH can come in different forms/models

## Sample Approaches to PSH

	<i>Scattered-Site</i>	<i>Single-Site</i>
<b><i>Tenant-based rental assistance</i></b>	Supportive housing organization helps individuals find housing throughout the community with private market landlords	A hotel purchased with public funds is converted to affordable housing and tenants pay rent along with rent assistance based on their eligibility
<b><i>Sponsor-based rental assistance (aka master leasing)</i></b>	Supportive housing organization leases a number of units within the community and then subleases to individuals in their program. Individuals have rent assistance attached based on their eligibility.	Supportive housing organization leases a number of units within one building and then subleases to individuals in their program. Rent assistance is attached to the unit and based on eligibility.
<b><i>Project-based</i></b>	A supportive housing organization uses public funds to purchase residential homes in rural communities for shared housing. Rent assistance is attached to the units and is based on their eligibility.	A non-profit developer uses public funds to develop affordable housing building. Rent assistance is attached to the units and is based on eligibility.

# Navigating the 'system'

Definition:	Homeless Person	Chronically Homeless Person	Risk of Homelessness
'Literally homeless'	Included	Included	Not Included
Disabling Condition	Not Included	Included	Partial Inclusion
Transitioning from hospital/treatment /inpatient settings/nursing homes etc. (>90 days)	Not Included	Not Included	Included
Transition from Jails	Not Included	Not Included	Included
Families with children	Included	Included	Included

# Definitions

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**“Homeless person”** is defined as an individual living outside or in a building not meant for human habitation or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, people with mental illness, and sex offenders who are homeless.

RCW 43.185C.010

# Definitions

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- **“Chronically Homeless”** A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)), who:
  - Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
  - Has been homeless and living as described for at least 12 months\* or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described.
- An individual who has been residing in an institutional care facility for less, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility\*\*; or
- A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

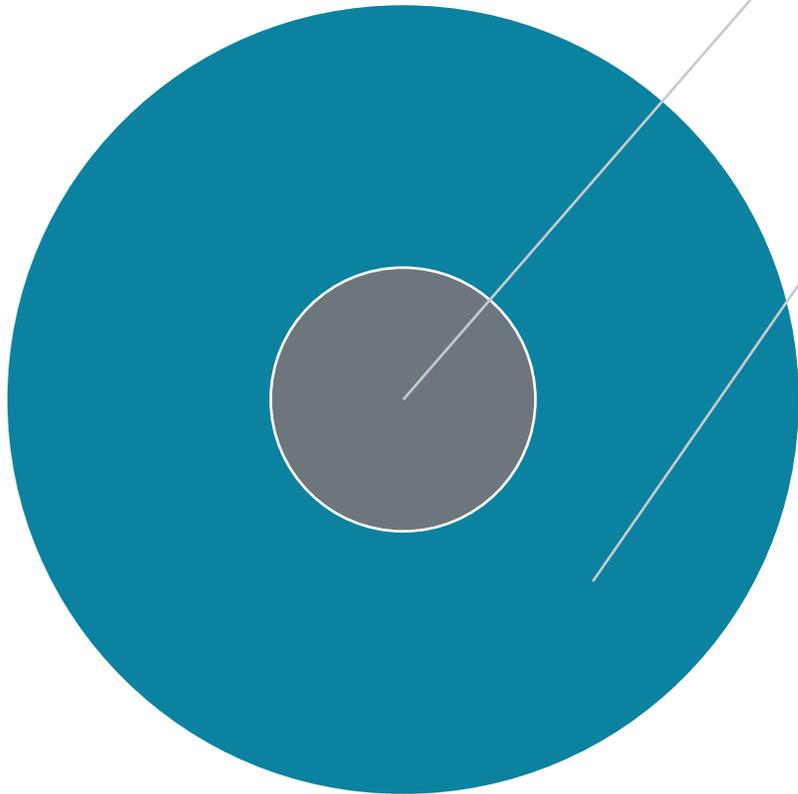
# Definitions

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## **“At Risk of Homelessness”** Sec. 4.3.1 Consolidated Homeless Grant (CHG) Guidelines

Households are at risk of homelessness if they meet one of the following conditions:

- Have a missed rent payment and currently owe all or part of a rent payment (current month or past months);OR
- Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
- Is living in the home of another because of economic hardship; OR
- Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
- Lives in a hotel/motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
- Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
- Is exiting a publicly funded institution or system of care.



Apple  
Health and  
Homes  
PSH

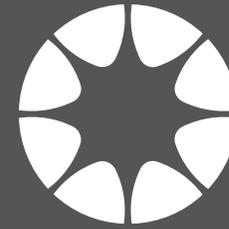
Permanent  
Supportive  
Housing

[RCW 36.70A.030: Definitions. \(wa.gov\)](#)(19) "Permanent supportive housing" is subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors. Permanent supportive housing is paired with on-site or off-site voluntary services designed to support a person living with a complex and disabling behavioral health or physical health condition who was experiencing homelessness or was at imminent risk of homelessness prior to moving into housing to retain their housing and be a successful tenant in a housing arrangement, improve the resident's health status, and connect the resident of the housing with community-based health care, treatment, or employment services. Permanent supportive housing is subject to all of the rights and responsibilities defined in chapter [59.18](#) RCW.

# Other AHAH/PSH Programs

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- PSH Committee (SHB1724, 2022)
- PSH Operations, Maintenance, Services (OMS)
- Operations and Maintenance (O&M)
- Community Behavioral Health Rent Assistance (CBRA)
- HUD Section 811
- Recovery Residence seed grants
- 1277 PSH Assistance Program (Document recording fees)



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# Thank you

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