



MEETING OF THE BOARD OF COMMISSIONERS

VIRTUAL MEETING

Monday, April 19, 2021

Zoom Meeting:

<https://zoom.us/j/91909076400?pwd=VVYwakVsTXo1ei9GdzltREpXV28xdz09>

PASSCODE: 659945

Meeting ID: 919 0907 6400

**Dial by your location
+1 253 215 8782 US (Tacoma)**

**King County Housing Authority
700 Andover Park West
Tukwila, WA 98188**



MEETING OF THE BOARD OF COMMISSIONERS AGENDA

Monday, April 19, 2021
8:30 a.m.

VIRTUAL MEETING

King County Housing Authority
700 Andover Park West
Tukwila, WA 98188

I. Call to Order

II. Roll Call

III. Public Comment

IV. Approval of Minutes

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- A. Board Meeting Minutes – March 15, 2021
- B. Board Meeting Minutes – March 18, 2021 – Executive Session
- C. Board Meeting Minutes – March 26, 2021 – Executive Session
- D. Board Meeting Minutes – March 30, 2021 – Executive Session
- E. Board Meeting Minutes – April 5, 2021 – Executive Session

V. Approval of Agenda

VI. Consent Agenda

- A. Voucher Certification Reports for February 2021

2

VII. Resolution for Discussion and Possible Action

- A. **Resolution No. 5683** – Authorizing Changes to the
Public Housing Admissions and Continued Occupancy Plan (ACOP)

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VIII. Briefings & Reports

- A. 2020 MTW Report

4

- B. First Quarter 2021 Procurement Report

5

IX. Executive Session

- A. To evaluate complaints or charges brought against a public officer or employee (under RCW 42.30.110 (1) (f)) and to review the performance of public employees (under RCW 42.30.110 (1) (g)).

X. Executive Director Report

XI. KCHA in the News

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XII. Commissioner Comments

XIII. Adjournment

Members of the public who wish to give public comment: We are only accepting written comments for the time being due to COVID-19. Please send your written comments to kamir@kcha.org prior to the meeting date. If you have questions, please call 206-574-1206.

T A B N U M B E R

**MEETING MINUTES
OF THE
KING COUNTY HOUSING AUTHORITY
BOARD OF COMMISSIONERS
VIRTUAL MEETING**

Monday, March 15, 2021

I. CALL TO ORDER

The Special meeting of the King County Housing Authority Board of Commissioners was held virtually on Monday, March 15, 2021. There being a quorum, the virtual meeting was called to order by Chair Doug Barnes at 8:33 a.m.

II. ROLL CALL

Present: Commissioner Doug Barnes (Chair) (via Zoom), Commissioner Susan Palmer (Vice-Chair) (via Zoom), Commissioner Michael Brown (via Zoom), Commissioner John Welch (via Zoom) and Commissioner TerryLynn Stewart (via Zoom).

III. Public Comment

None.

IV. APPROVAL OF MINUTES

- A. Board Meeting Minutes – February 16, 2021
- B. Board Meeting Minutes – February 18, 2021 – Executive Session
- C. Board Meeting Minutes – February 25, 2021 – Executive Session
- D. Board Meeting Minutes – March 9, 2021 – Executive Session
- E. Board Meeting Minutes – March 3, 2021 – Executive Session

On motion by Commissioner John Welch, and seconded by Commissioner Susan Palmer the Board unanimously approved the February 16, 2021, February 18, 2021 Executive Session, February 25, 2021 Executive Session, March 9, 2021 Executive Session and March 3, 2021 Executive Session Board of Commissioners' Meeting Minutes.

V. APPROVAL OF AGENDA

On motion by Commissioner TerryLynn Stewart, and seconded by Commissioner Michael Brown, the Board unanimously approved the March 15, 2021 virtual Board of Commissioners' meeting agenda.

VI. CONSENT AGENDA

On motion by Commissioner Susan Palmer, and seconded by Commissioner Michael Brown, the Board unanimously approved the March 15, 2021 virtual Special Board of Commissioners' meeting consent agenda.

VII. RESOLUTION FOR DISCUSSION AND POSSIBLE ACTION

A. Resolution No. 5678 – A Resolution Authorizing Acquisition of the Trailhead TOD (Transit-Oriented Development) Property in Issaquah and determining related matters.

Dan Landes, Development Director, presented the Resolution with explanations of the TOD site for the Trailhead Apartments.

KCHA plans to build 155-165 units of affordable housing. Development partner Spectrum will build around 200 market-rate units. Financial commitments have been received from the County for \$10 million and from ARCH for \$12 million. With the infusion of tax credit equity contributions, it is anticipated KCHA should be in a break-even position by the end of the development.

Questions of Commissioners were answered.

On motion by Commissioner TerryLynn Stewart, and seconded by Commissioner John Welch, the Board unanimously approved Resolution 5678.

B. Resolution No. 5679 – Resolution providing for the issuance of the Authority's Workforce Housing Preservation Tax-Exempt Revenue Note, 2021, in the Principal Amount of Not to Exceed \$161,500,000 and determining related matters.

Tim Walter, Senior Director of Development and Asset Management presented Resolutions 5679, 5680, 5681 and 5682 as a package.

Mr. Walter covered the intricacies of gap financing and working with entities such as Microsoft and Amazon. The biggest challenge to preserve affordable housing in our region is that the revenue such properties generate is not sufficient to cover 100% of the debt service payments on new incremental debt issued to finance the acquisitions.

All of the resolutions pertain to properties that are part of the Amazon package.

Questions of Commissioners were answered.

On motion by Commissioner TerryLynn Stewart, and seconded by Commissioner Michael Brown, the Board unanimously approved Resolution 5679.

C. Resolution No. 5680 – A Resolution Authorizing Acquisition of The Carrington Apartments.

Carrington Apartments is located immediately East of Bellevue College, and has a range in size from studios up to two-bedrooms. The property has great access to transit.

On motion by Commissioner Susan Palmer, and seconded by Commissioner Michael Brown, the Board unanimously approved Resolution 5680.

D. Resolution No. 5681 – A Resolution Authorizing Acquisition of The Sandpiper East Apartments.

The Sandpiper East apartments are located north of Carrington and is a unique property with primarily studios and one bedroom units. It serves a population of single and two person households. It is in an excellent location and is on the bus line.

On motion by Commissioner TerryLynn Stewart, and seconded by Commissioner John Welch, the Board unanimously approved Resolution 5681.

E. Resolution No. 5682 – A Resolution Authorizing Acquisition of The Argyle Apartments.

The Argyle Apartments are in Federal Way, outside of the original Amazon target area. They eventually agreed as it is the closest large complex of multi-family apartments proximate to the new light rail station on South 320th Street.

On motion by Commissioner Michael Brown, and seconded by Commissioner Susan Palmer, the Board unanimously approved Resolution 5682.

VIII. BRIEFINGS AND REPORTS

A. Fourth Quarter 2020 Executive Dashboard

Andrew Calkins, Manager of Policy and Legislative Affairs, presented the Dashboard.

The financial numbers are compared to the mid-year financial re-forecast. There was slower than average spending on maintenance contracts and in the weatherization program due to the pandemic.

Total units online increased by 144 at the end of the quarter with the addition of Pinewood Village and Illahee Apartments.

Questions of Commissioners' were answered.

B. Houghton Video

<https://vimeo.com/520747558/settings>

Nikki Parrott, Director of Capital Construction and Weatherization introduced the video and acknowledged the people across the organization that worked on this project.

Deborah Grant and Tracy Friedman from Resident Services were involved in tenant relocation.

Property Manager Caprice Witherspoon and Regional Manager Mayra Jacobs were heavily involved.

The Capital Construction team was led by Patrick Kaapana, Tracy Clairmont, Edmund Lartey, Amy Kurtz, Heath MacCoy and Michael Cuadra.

This was a unique project in that some one-bedroom units were combined to create three-bedroom apartments. Special thanks to Heath MacCoy, Patrick Kaapana and Bill Cook for envisioning this.

Video was shown to the Board of Commissioners.

IX. EXECUTIVE SESSION

- A. To receive and evaluate complaints or charges brought against a public officer or employee (RCW 42.30.110 (1) (f)) and to review the performance of public employees (RCW 42.30.110 (1) (g)).

9:38 a.m. – Board meeting was suspended for the Executive Session.

10:14 a.m. – Board meeting was re-convened.

X. EXECUTIVE DIRECTOR REPORT

Executive Director Norman acknowledged Dan Watson, Tim Walter, Dan Landes and Beth Pearson's role in the spectacularly complex transactions of buying and preserving almost 500 units of housing and setting the ground work for building another 150. This is a testimony of the staff here moving forward in the midst of the pandemic.

On the vaccine front, currently we are up to 1425 vaccinations at over 25 sites across the county. Primarily in our senior complexes, the ability to go out and make sure that our communities are getting what they need. Testimony of the work that Judi Jones, Jenn Ramirez Robson and the rest of the staff are doing.

The American Recovery Reinvestment Act of 2021 contains a 5 billion allocation of funding for Housing Choice Vouchers. This is a 20% increase and is supposed to last for 10 years. We are starting to game out scenario's and looking at implications of this in terms of staff, budget for client assistance funds, space here (once we return to the office) and capacity in

the market to successfully accommodate this spike. Congress gave HUD 60 days. To determine what the allocations were and notify housing authorities. Thanks to Jeb Best, Pam Taylor and Karen House, the leadership team in Section 8 who are leading the charge on this with help from the agency.

XI. KCHA IN THE NEWS

Time Magazine article.

XII. COMMISSIONER COMMENTS

We are making progress on opening schools. K-6 will be reopening by April 5th and by April 19th, 30% of K-12 will be physically back in school.

XIII. ADJOURNMENT

Chair Barnes adjourned the meeting at 10:33 a.m.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

STEPHEN J. NORMAN
Secretary

**MEETING MINUTES
OF THE
KING COUNTY HOUSING AUTHORITY
SPECIAL BOARD OF COMMISSIONERS
VIRTUAL MEETING – EXECUTIVE SESSION ONLY**

March 18, 2021

I. CALL TO ORDER

The telephonic special Executive Session meeting of the King County Housing Authority Board of Commissioners was held on Thursday, March 18, 2021 via telephone/zoom. There being a quorum, the meeting was called to order by Chair Susan Palmer at 8:10 a.m.

II. ROLL CALL

Present: Commissioner Doug Barnes (Chair) (via Computer/zoom), Commissioner Susan Palmer (Vice-Chair) (via Computer/zoom), Commissioner John Welch (via Computer/zoom), Commissioner Michael Brown (via Computer/zoom) and Commissioner TerryLynn Stewart (via Computer/zoom)

IX. EXECUTIVE SESSION

This special meeting in executive session is held to receive and evaluate complaints or charges brought against a public officer or employee (RCW 42.30.110 (1) (f)) and to review the performance of a public employees (RCW 42.30.110 (1) (g)).

XIII. ADJOURNMENT

Chair Palmer adjourned the meeting at 9:05 a.m.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

STEPHEN J. NORMAN
Secretary

**MEETING MINUTES
OF THE
KING COUNTY HOUSING AUTHORITY
SPECIAL BOARD OF COMMISSIONERS
VIRTUAL MEETING – EXECUTIVE SESSION ONLY**

March 26, 2021

I. CALL TO ORDER

The telephonic special Executive Session meeting of the King County Housing Authority Board of Commissioners was held on Friday, March 26, 2021 via telephone/zoom. There being a quorum, the meeting was called to order by Chair Susan Palmer at 10:32 a.m.

II. ROLL CALL

Present: Commissioner Doug Barnes (Chair) (via Computer/zoom),
Commissioner Susan Palmer (Vice-Chair) (via Computer/zoom),
Commissioner Michael Brown (via Computer/zoom) and
Commissioner TerryLynn Stewart (via Computer/zoom)

Excused: Commissioner John Welch

IX. EXECUTIVE SESSION

This special meeting in executive session is held to receive and evaluate complaints or charges brought against a public officer or employee (RCW 42.30.110 (1) (f)) and to review the performance of a public employees (RCW 42.30.110 (1) (g)).

XIII. ADJOURNMENT

Chair Palmer adjourned the meeting at 11:20 a.m.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

STEPHEN J. NORMAN
Secretary

**MEETING MINUTES
OF THE
KING COUNTY HOUSING AUTHORITY
SPECIAL BOARD OF COMMISSIONERS
VIRTUAL MEETING – EXECUTIVE SESSION ONLY**

March 30, 2021

I. CALL TO ORDER

The telephonic special Executive Session meeting of the King County Housing Authority Board of Commissioners was held on Tuesday, March 30, 2021 via telephone/zoom. There being a quorum, the meeting was called to order by Chair Susan Palmer at 10:04 a.m.

II. ROLL CALL

Present: Commissioner Doug Barnes (Chair) (via Computer/zoom),
Commissioner Susan Palmer (Vice-Chair) (via Computer/zoom),
Commissioner Michael Brown (via Computer/zoom) and
Commissioner TerryLynn Stewart (via Computer/zoom)

Excused: Commissioner John Welch

IX. EXECUTIVE SESSION

This special meeting in executive session is held to receive and evaluate complaints or charges brought against a public officer or employee (RCW 42.30.110 (1) (f)) and to review the performance of a public employees (RCW 42.30.110 (1) (g)).

XIII. ADJOURNMENT

Chair Palmer adjourned the meeting at 10:50 a.m.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

STEPHEN J. NORMAN
Secretary

**MEETING MINUTES
OF THE
KING COUNTY HOUSING AUTHORITY
SPECIAL BOARD OF COMMISSIONERS
VIRTUAL MEETING – EXECUTIVE SESSION ONLY**

April 5, 2021

I. CALL TO ORDER

The telephonic special Executive Session meeting of the King County Housing Authority Board of Commissioners was held on Monday, April 5, 2021 via telephone/zoom. There being a quorum, the meeting was called to order by Chair Susan Palmer at 10:00 a.m.

II. ROLL CALL

Present: Commissioner Doug Barnes (Chair) (via Computer/zoom),
Commissioner Susan Palmer (Vice-Chair) (via Computer/zoom),
Commissioner Michael Brown (via Computer/zoom) and
Commissioner TerryLynn Stewart (via Computer/zoom)

Excused: Commissioner John Welch

IX. EXECUTIVE SESSION

This special meeting in executive session is held to receive and evaluate complaints or charges brought against a public officer or employee (RCW 42.30.110 (1) (f)) and to review the performance of a public employees (RCW 42.30.110 (1) (g)).

XIII. ADJOURNMENT

Chair Palmer adjourned the meeting at 11:03 a.m.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

STEPHEN J. NORMAN
Secretary

T A B N U M B E R



To: Board of Commissioners

From: Ai Ly, Interim Assistant Director of Finance

Date: April 5, 2021

Re: **VOUCHER CERTIFICATION FOR FEBRUARY 2021**

I, Ai Ly, do hereby certify under penalty of perjury that the materials have been furnished, the services rendered or the labor performed as described herein, and that the claims represented by the vouchers listed below were just obligations of the Housing Authority of the County of King, and that I am authorized to authenticate and certify said claims.

Ai Ly
Interim Assistant Director of Finance
April 5, 2021

Bank Wires / ACH Withdrawals		9,517,398.61
	<i>Subtotal</i>	<i>9,517,398.61</i>
Accounts Payable Vouchers		
Key Bank Checks - #333484-#333890		3,518,404.72
Tenant Accounting Checks - #11337-#11369		40,258.12
	<i>Subtotal</i>	<i>3,558,662.84</i>
Payroll Vouchers		
Checks - #92529-92561		42,631.54
Direct Deposit		1,705,751.95
	<i>Subtotal</i>	<i>1,748,383.49</i>
Section 8 Program Vouchers		
Checks - #633310-633670 & 633641-633980		368,657.91
ACH - #505118-507815		17,188,625.32
	<i>Subtotal</i>	<i>17,557,283.23</i>
Purchase Card / ACH Withdrawal		221,358.57
	<i>Subtotal</i>	<i>221,358.57</i>
	GRAND TOTAL	<i>\$ 32,603,086.74</i>

TO: THE BOARD OF COMMISSIONERS, HOUSING AUTHORITY OF
THE COUNTY OF KING, WASHINGTON

FROM: Wen Xu, Director of Asset Management

SUBJECT: **VOUCHER CERTIFICATION FOR February 2021**

I, Wen Xu, do hereby certify under penalty of perjury that the claims represented by the wire transactions below were just, due, and unpaid obligations against the Housing Authority, and that I, and my designees, are authorized to authenticate and certify said claims.

Wen Xu Date

Date _____

Property	Wired to Operating Account for Obligations of Property			Notes:
	Date	Wire Transaction	Claim	
Ballinger Commons	02/03/2021	\$ 95,824.47	A/P & Payroll	
Emerson	02/03/2021	\$ 48,435.22	A/P & Payroll	
GILMAN SQUARE	02/03/2021	\$ 22,861.37	A/P & Payroll	
Hampton Greens	02/03/2021	\$ 11,911.33	A/P	
Kendall Ridge	02/03/2021	\$ 5,210.75	A/P	
Landmark	02/03/2021	\$ 13,236.27	A/P	
Meadowbrook	02/03/2021	\$ 18,044.37	A/P & Payroll	
Riverstone	02/03/2021	\$ 61,669.53	A/P	
Villages at South Station	02/03/2021	\$ 88,062.62	A/P & Payroll	
Woodside East	02/03/2021	\$ 1,781.16	A/P	
ALPINE RIDGE	02/04/2021	\$ 4,242.82	A/P & Payroll	
ARBOR HEIGHTS	02/04/2021	\$ 8,887.06	A/P & Payroll	
Aspen Ridge	02/04/2021	\$ 7,252.67	A/P & Payroll	
Auburn Square	02/04/2021	\$ 28,482.91	A/P & Payroll	
Carriage House	02/04/2021	\$ 19,604.11	A/P & Payroll	
CASCADIAN	02/04/2021	\$ 28,023.99	A/P & Payroll	
Colonial Gardens	02/04/2021	\$ 10,938.24	A/P & Payroll	
FAIRWOOD	02/04/2021	\$ 12,963.53	A/P & Payroll	
HERITAGE PARK	02/04/2021	\$ 6,809.23	A/P & Payroll	
Pinewood Villages	02/04/2021	\$ 10,433.11	A/P & Payroll	
LAURELWOOD	02/04/2021	\$ 12,174.14	A/P & Payroll	
Meadows	02/04/2021	\$ 9,941.98	A/P & Payroll	
OVERLAKE TOD	02/04/2021	\$ 106,149.93	A/P & Payroll & Debt Services	
Parkwood	02/04/2021	\$ 9,277.20	A/P & Payroll	
RAINIER VIEW I	02/04/2021	\$ 7,444.88	A/P	
RAINIER VIEW II	02/04/2021	\$ 6,257.68	A/P	

Riverstone	02/04/2021	\$ 60,494.59	A/P	
SI VIEW	02/04/2021	\$ 5,203.79	A/P	
SOUTHWOOD SQUARE	02/04/2021	\$ 8,931.14	A/P & Payroll	
Newporter	02/04/2021	\$ 14,406.24	A/P & Payroll	
Timberwood	02/04/2021	\$ 22,232.76	A/P & Payroll	
Vashon Terrace	02/04/2021	\$ 1,381.24	A/P	
Walnut Park	02/04/2021	\$ 11,666.63	A/P & Payroll	
WINDSOR HEIGHTS	02/04/2021	\$ 20,964.84	A/P & Payroll	
Woodridge Park	02/04/2021	\$ 30,157.10	A/P & Payroll	
Cottonwood	02/08/2021	\$ 18,113.04	A/P & Payroll & OCR	
Cove East	02/08/2021	\$ 40,352.67	A/P & Payroll & OCR	
Juanita View	02/08/2021	\$ 22,073.10	A/P & Payroll & OCR	
Kirkland Heights	02/08/2021	\$ 73,837.13	A/P & Payroll & OCR	
NIA	02/08/2021	\$ 62,597.68	A/P & Payroll & OCR	
Bellepark	02/10/2021	\$ 14,019.91	A/P & Payroll	
Hampton Greens	02/10/2021	\$ 33,917.43	A/P & Payroll	
Kendall Ridge	02/10/2021	\$ 115,059.31	A/P & Payroll	
Landmark	02/10/2021	\$ 54,150.48	A/P & Payroll	
Riverstone	02/10/2021	\$ 46,004.05	A/P & Payroll	
Woodside East	02/10/2021	\$ 27,464.77	A/P & Payroll	
ALPINE RIDGE	02/11/2021	\$ 3,896.96	A/P	
ARBOR HEIGHTS	02/11/2021	\$ 14,955.20	A/P	
Aspen Ridge	02/11/2021	\$ 3,917.37	A/P	
Auburn Square	02/11/2021	\$ 4,414.96	A/P	
Carriage House	02/11/2021	\$ 8,358.02	A/P	
CASCADIAN	02/11/2021	\$ 6,061.64	A/P	
Colonial Gardens	02/11/2021	\$ 1,938.49	A/P	
FAIRWOOD	02/11/2021	\$ 10,302.48	A/P	
HERITAGE PARK	02/11/2021	\$ 16,907.04	A/P	
Pinewood Villages	02/11/2021	\$ 4,130.36	A/P	
LAURELWOOD	02/11/2021	\$ 4,072.11	A/P	
Meadows	02/11/2021	\$ 7,528.65	A/P	
OVERLAKE TOD	02/11/2021	\$ 20,562.44	A/P & Payroll	
Parkwood	02/11/2021	\$ 11,452.86	A/P	
RAINIER VIEW I	02/11/2021	\$ 7,298.09	A/P	
RAINIER VIEW II	02/11/2021	\$ 4,861.95	A/P	
SI VIEW	02/11/2021	\$ 2,429.16	A/P	
SOUTHWOOD SQUARE	02/11/2021	\$ 23,245.85	A/P	

Newporter	02/11/2021	\$ 4,150.88	A/P	
Timberwood	02/11/2021	\$ 42,117.90	A/P	
Vashon Terrace	02/11/2021	\$ 1,633.14	A/P	
Walnut Park	02/11/2021	\$ 7,691.09	A/P	
WINDSOR HEIGHTS	02/11/2021	\$ 43,581.84	A/P	
Woodridge Park	02/11/2021	\$ 10,293.40	A/P	
Ballinger Commons	02/17/2021	\$ 80,565.50	A/P & Payroll	
Bellepark	02/17/2021	\$ 17,487.89	A/P	
Emerson	02/17/2021	\$ 44,047.17	A/P & Payroll	
GILMAN SQUARE	02/17/2021	\$ 56,126.90	A/P & Payroll	
Hampton Greens	02/17/2021	\$ 40,607.64	A/P	
Kendall Ridge	02/17/2021	\$ 19,734.72	A/P	
Landmark	02/17/2021	\$ 31,749.93	A/P	
Meadowbrook	02/17/2021	\$ 23,319.13	A/P & Payroll	
Riverstone	02/17/2021	\$ 42,068.38	A/P	
Villages at South Station	02/17/2021	\$ 52,999.78	A/P & Payroll	
Woodside East	02/17/2021	\$ 11,066.47	A/P	
ALPINE RIDGE	02/18/2021	\$ 12,536.80	A/P & Payroll	
ARBOR HEIGHTS	02/18/2021	\$ 10,637.62	A/P & Payroll	
Aspen Ridge	02/18/2021	\$ 7,001.41	A/P & Payroll	
Auburn Square	02/18/2021	\$ 13,612.17	A/P & Payroll	
Carriage House	02/18/2021	\$ 13,356.22	A/P & Payroll	
CASCADIAN	02/18/2021	\$ 24,722.71	A/P & Payroll	
Colonial Gardens	02/18/2021	\$ 6,507.53	A/P & Payroll	
FAIRWOOD	02/18/2021	\$ 15,987.20	A/P & Payroll	
HERITAGE PARK	02/18/2021	\$ 10,520.69	A/P & Payroll	
Pinewood Villages	02/18/2021	\$ 14,265.18	A/P & Payroll	
LAURELWOOD	02/18/2021	\$ 15,394.42	A/P & Payroll	
Meadows	02/18/2021	\$ 9,657.46	A/P & Payroll	
OVERLAKE TOD	02/18/2021	\$ 15,405.05	A/P & Payroll	
Parkwood	02/18/2021	\$ 14,390.65	A/P & Payroll	
RAINIER VIEW I	02/18/2021	\$ 8,341.56	A/P	
RAINIER VIEW II	02/18/2021	\$ 4,045.88	A/P	
SI VIEW	02/18/2021	\$ 2,681.53	A/P	
SOUTHWOOD SQUARE	02/18/2021	\$ 10,301.06	A/P & Payroll	
Newporter	02/18/2021	\$ 15,750.08	A/P & Payroll	
Timberwood	02/18/2021	\$ 36,515.71	A/P & Payroll	
Vashon Terrace	02/18/2021	\$ 4,354.13	A/P	

Walnut Park	02/18/2021	\$ 19,978.93	A/P & Payroll	
WINDSOR HEIGHTS	02/18/2021	\$ 37,436.18	A/P & Payroll	
Woodridge Park	02/18/2021	\$ 28,235.47	A/P & Payroll	
Cottonwood	02/23/2021	\$ 4,388.18	A/P & Payroll & OCR	
Cove East	02/23/2021	\$ 35,758.73	A/P & Payroll & OCR	
Juanita View	02/23/2021	\$ 27,496.44	A/P & Payroll & OCR	
Kirkland Heights	02/23/2021	\$ 45,289.26	A/P & Payroll & OCR	
NIA	02/23/2021	\$ 5,064.80	A/P & Payroll & OCR	
Bellepark	02/24/2021	\$ 13,076.75	A/P & Payroll	
Hampton Greens	02/24/2021	\$ 23,354.85	A/P & Payroll	
Kendall Ridge	02/24/2021	\$ 37,274.50	A/P & Payroll	
Landmark	02/24/2021	\$ 16,186.44	A/P & Payroll	
Riverstone	02/24/2021	\$ 78,385.19	A/P & Payroll	
Woodside East	02/24/2021	\$ 29,536.75	A/P & Payroll	
ALPINE RIDGE	02/25/2021	\$ 6,921.82	A/P & OCR & Management Fee	
ARBOR HEIGHTS	02/25/2021	\$ 4,308.37	A/P & OCR & Management Fee	
Aspen Ridge	02/25/2021	\$ 4,021.58	A/P & OCR & Management Fee	
Auburn Square	02/25/2021	\$ 24,560.73	A/P & OCR & Management Fee	
Carriage House	02/25/2021	\$ 13,102.63	A/P & OCR & Management Fee	
CASCADIAN	02/25/2021	\$ 13,119.74	A/P & OCR & Management Fee	
Colonial Gardens	02/25/2021	\$ 4,438.91	A/P & OCR & Management Fee	
FAIRWOOD	02/25/2021	\$ 8,400.15	A/P & OCR & Management Fee	
HERITAGE PARK	02/25/2021	\$ 6,490.43	A/P & OCR & Management Fee	
Pinewood Villages	02/25/2021	\$ 15,820.42	A/P & OCR & Management Fee	
LAURELWOOD	02/25/2021	\$ 18,785.97	A/P & OCR & Management Fee	
Meadows	02/25/2021	\$ 5,252.28	A/P & OCR & Management Fee	
OVERLAKE TOD	02/25/2021	\$ 33,510.13	A/P & OCR & Management Fee	
Parkwood	02/25/2021	\$ 7,035.91	A/P & OCR & Management Fee	
SI VIEW	02/25/2021	\$ 3,863.23	A/P	
SOUTHWOOD SQUARE	02/25/2021	\$ 8,925.23	A/P & OCR & Management Fee	
Tall Cedars	02/25/2021	\$ 24,185.46	A/P & Payroll	
Newporter	02/25/2021	\$ 8,296.96	A/P & OCR & Management Fee	
Timberwood	02/25/2021	\$ 21,029.99	A/P & OCR & Management Fee	
Walnut Park	02/25/2021	\$ 12,113.50	A/P & OCR & Management Fee	
WINDSOR HEIGHTS	02/25/2021	\$ 13,462.41	A/P & OCR & Management Fee	
Woodridge Park	02/25/2021	\$ 16,629.27	A/P & OCR & Management Fee	
TOTAL	138 Wires	\$ 2,966,246.51		

T A B N U M B E R

3



To: Board of Commissioners

From: Bill Cook, Director of Property Management

Date: April 19th, 2021

Re: **Resolution No. 5683:** Authorizing Changes to the Public Housing Admissions and Continued Occupancy Plan (ACOP)

KCHA's Property Management Department has been reviewing policies in the ACOP that govern most of Property Management's internally-managed housing. As a result of this review process, staff are recommending changes to three of the policies in the ACOP:

- Exhibit J: Dwelling Lease
- Exhibit I: Grievance Procedure
- Exhibit O: Schedule of Maintenance Charges/Charge Policy

Listed below are summaries of the changes proposed to each exhibit:

Dwelling Lease Changes include:

- Updates necessary due to changes in federal regulations and state laws.
- Updates that streamline program administration.
- Increased explanation of the Community Service requirement.
- Expanding the listing of tenant responsibilities.
- Clarifying requirements relating to vehicles and parking.
- Clarifying KCHA's policy relating to pets and service/companion animals.
- Adding language regarding installation of satellite dishes and antennas.
- Expanded explanation of Damages and Other Charges.
- Modified details relating to the Grievance Procedure.

Proposed Grievance Policy Changes include:

- Updated definitions.
- Clarifying the Tenant's ability to seek resolution through the judicial system.
- Revising the format of the Grievance Procedure to show each step of the process.

Proposed Changes to the Schedule of Tenant Charges include:

- Modified details relating to charges for labor costs.
- Clarifying that charges may include a combination of staff time and materials.
- Updating the listing of the anticipated “Life Expectancy” of equipment
- Expanded listing of miscellaneous charges.

KCHA staff believe these changes will benefit both residents and staff. Each change will help ensure a better understanding of our policies and procedures as well as Tenant and KCHA responsibilities. Together, these changes will help KCHA continue to provide safe, secure, and peaceful communities in which to live.

Tenants have been involved at several key points in this process. All residents were mailed a packet that contained each policy in a “marked up” version so they could review the current policy language and the proposed language changes. These documents were also posted in each property, available at each Property Management office, **and** downloadable at kcha.org. Translated versions were also available at the Property Management offices and kcha.org.

Additionally, the Resident Advisory Council (RAC) members were briefed several times during the last eighteen months on these changes and given ample opportunity to comment on the proposed changes.

Lastly, we held four Zoom meetings in February for residents to ask questions and make comments on these proposed changes. These meetings were publicized in the packet that was sent to them with the policy changes, and interpreters were made available when requested. Overall, we had roughly 40 residents attend these meetings.

These policy changes were also reviewed by members of KCHA’s Racial Equity Diversity and Inclusion (REDI) team to ensure that they did not have an adverse impact on residents from an equity perspective. The feedback from the REDI team was incorporated into the policy changes.

For the Grievance Policy changes, KCHA’s contracted grievance Hearing Officers were also given the opportunity to review the proposed changes and make comments/suggested edits.

Staff recommends approval of Resolution 5683.



Board of Commissioners
Doug Barnes, *Chair*
Michael Brown, *Vice-Chair*
Susan Palmer
TerryLynn Stewart
John Welch

Executive Director
Stephen J. Norman

January 22, 2021

Dear Residents:

This letter provides information regarding proposed changes to KCHA's Dwelling Lease, Grievance Policy, and the Schedule of Tenant Charges. For your convenience, proposed changes are summarized below:

Proposed Dwelling Lease Changes include:

- Updates necessary due to changes in federal regulations and state laws. For example, changes required to comply with (1) federal regulations established under the Violence Against Women Act and (2) state laws, such as those regarding: the time allowed for a tenant to pay delinquent rent or vacate; the number of days within which a landlord must provide a statement of charges to a vacated resident; and action KCHA must take following the death of a resident who was the sole occupant of a unit.
- Updates that streamline program administration. These changes reduce the number of documents KCHA uses—such as KCHA's EASY and WIN Rent Addendum (Form 191EW) and No Smoking Addendum—by placing wording directly into the Lease. This increases tenant understanding, reduces paperwork, and streamlines program operations.
- Increased explanation of the Community Service requirement, including clarification that the Lease will not automatically renew if KCHA determines a household (or household member) is not in compliance with HUD's Community Service Requirement.
- Expanding the listing of tenant responsibilities. For example, clarification of: (1) KCHA's definition of misrepresentation and fraud; (2) the types of information the tenant may be required to submit to KCHA; (3) the responsibility to ensure that abuse of any substance, use or discharge of any firearm or weapon, or actions that endanger health and safety do not occur on KCHA property; (4) the responsibility to maintain the unit in a clean, sanitary, and safe condition, including complying with regulations regarding maintenance and upkeep of smoke and carbon monoxide detectors, promptly reporting need for repair of plumbing or drains, and reporting any instance of infestation from bed bugs, other insects, or rodents, etc.; and (5) the responsibility to cooperate with energy conservation actions implemented by KCHA.
- Clarifying requirements relating to vehicles and parking. Adds reference to KCHA's Parking Policy and Parking Addendum and clarifies that parking vehicles illegally and other violations of the parking policy may result in the towing of the vehicle (at the owner's expense), a fine under state law, and Lease termination.
- Clarifying KCHA's policy relating to Pets and Service/Companion animals. Adds reference to KCHA's Pet Policy and clarifies the tenant's responsibility to maintain control of their pet or service/companion animal at all times and to properly dispose of animal waste.
- Adding language regarding installation of satellite dishes and antennas. Clarifies the tenant's responsibility to pay for any repair costs due to improper installation or subsequent removal of such equipment.

- Expanded explanation of Damages and Other Charges. Clarifies the types of fees for damages or other costs that KCHA may charge to the Tenant, when such charges are due and payable, and that Tenant payments will be applied toward outstanding rent before other charges on the account.
- Modified details relating to the Grievance Procedure. Clarifies the circumstances under which a Tenant may access the Grievance Procedures, including examples of an “adverse action”. Also clarifies information regarding the selection and assignment of KCHA Hearing Officers and includes reference to the Grievance Procedure as listed in KCHA’s Admissions and Continued Occupancy Policy.

Proposed Grievance Policy Changes include:

- Updated definitions. Changes align with current KCHA naming practices and processes.
- Clarifying the Tenant’s ability to seek resolution through judicial courts. Adds text to clarify that the Grievance Procedure does not affect any rights a Tenant has to contest KCHA’s disposition of a grievance in an appropriate judicial hearing (such as a trial de novo or judicial review).
- Revising the format of the Grievance Procedure to show each step of the process. Revisions clarify: (1) what steps a Tenant **must** take in order to present a grievance; (2) how KCHA’s use of an Informal Settlement meeting may allow KCHA and the Tenant to resolve a grievance informally; and (3) how a Tenant may request a formal Grievance Hearing with a KCHA Hearing Officer if a Tenant is not satisfied with the result of an Informal Settlement meeting.

Proposed Changes to the Schedule of Tenant Charges include:

- Modified details relating to charges for labor costs. Clarifies that KCHA’s hourly labor rates are based on the hourly wage rate approved by HUD and are subject to change. Includes listing of current rates that will be applied when work is charged based on the actual costs of labor and materials.
- Clarifying that charges may include a combination of staff time and materials. As such, the amount charged to a Tenant may include a charge for staff time (based on HUD-approved labor rates) plus the costs of materials or supplies needed to complete the work.
- Updating the listing of the anticipated “Life Expectancy”. Modified to include anticipated life expectancy of KCHA-installed dwelling equipment (appliances, flooring materials, cabinets, etc.) based on current HUD guidelines.
- Expanded listing of miscellaneous charges. Expanded to include the variety of miscellaneous charges (lock changes, dump fees, parking fees, etc.) that may be incurred.

KCHA believes these changes will benefit residents, as each is designed to help ensure a better understanding of our policies and procedures as well as Tenant and KCHA responsibilities. Together, these changes will help KCHA to continue to provide safe, secure, and peaceful communities in which to live.

Please note, this letter provides a summary of the proposed changes only. For Tenant review, copies of each of these documents—with all edits marked—are posted within each property, available at each Property Management office **and** are available for download on KCHA’s website at: <https://www.kcha.org/changes>.

Translated versions are also available through your Property Management office or on KCHA’s website at: <https://www.kcha.org/changes>.

Prior to final approval, we would like to give you the opportunity to provide feedback and submit comments on the proposed changes. We will be holding a series of one-hour virtual resident meetings, over Zoom for feedback as listed below:

Date	Time	Zoom Meeting ID	Passcode	Dial-in Only
February 15, 2021	12:00 PM	960 6034 8051	KCHA	253-215-8782
February 16, 2021	5:30 PM	965 6091 0048	KCHA	253-215-8782
February 17, 2021	10:30 AM	925 3393 4512	KCHA	253-215-8782
February 18, 2021	4:30 PM	969 8072 8271	KCHA	253-215-8782

If you plan to attend one of these meetings and need a reasonable accommodation or interpreter, please contact KCHA Resident Services at (206) 693-6446 **before February 1, 2021**.

If you wish to provide comments regarding the changes, you may do so by attending one of these meetings. Your comments may also be submitted in writing by mail to:

KCHA/Tenant Comments
600 Andover Park West
Tukwila, WA 98188

You may also submit comments via e-mail to PHComments@kcha.org, or you may call 206-394-3754 and submit comments via voice message.

Your comments must be received **no later than February 26, 2021** to ensure review and consideration as we develop final documents for implementation.

If you have questions regarding this notice, please contact your Property Management office.

Sincerely,



Bill Cook
Director of Property Management
King County Housing Authority



King County
Housing
Authority

OFFICE USE ONLY

FORM #: 191

HOUSEHOLD ID:

TICKLER #:

EFFECTIVE DATE:



Review Month: _____

Bedroom Size: _____

HOUSING AUTHORITY OF THE COUNTY OF KING

DWELLING LEASE

Client No: _____ A/R Date: _____
Unit No: _____ BD Size: _____

Section 1: DESCRIPTION OF THE PARTIES AND THE LEASED PREMISES

This Lease ("Lease") is executed this _____ day of _____, 20____, by and between The Housing Authority of the County of King, ~~Washington, a public corporation~~ a Washington municipal corporation ("Housing Authority"), and _____ ("Tenant"). The Lease contains addendums, riders, and house rules (where applicable), which are incorporated herein as terms of the Lease. The Housing Authority also has an Admission and Continued Occupancy Policy ("ACOP") that is posted at the Area Office and is available at <https://www.kcha.org/Portals/0/PDF/Policies/ACOP.pdf>. The policies and procedures in the ACOP that are referenced in the Lease are incorporated herein.

The Housing Authority—relying ~~upon~~ on the representation of the Tenant as to Tenant's household composition, income, and need—hereby leases to the Tenant upon the conditions hereinafter provided, the unit or residence located at _____ Washington ("premises" or "unit" or "dwelling"), ZIP Code _____, to be occupied exclusively as a private dwelling and only residence by the Tenant and family (see Section ~~6.4.7.N~~ 6.4.7.N), composed exclusively of the household members listed below (or the household members listed on the applicable Rider to the Dwelling Lease). Requests for additions to the household members listed below, including foster children and live-in attendants, but excluding newborn children of the Tenant family, must be approved in advance and in writing by the Housing Authority. ~~Approval for residency of live-in attendants and foster children will not be unreasonably withheld by the Housing Authority.~~

Full Name

Relation to Head of Household

Date of Birth

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Section 2: LEASE TERM, RENT, DEPOSIT, AND UTILITIES

- A. **Prorated Term and Rent:** The Tenant shall have the right to occupy the premises ~~during the period from~~ beginning on _____, 20____ ~~to the commencement of the Lease term on~~ in accordance with the terms and conditions set forth herein upon payment of \$_____ as rental for the partial month ~~until the beginning of the term of occupancy~~. Charges for partial periods of occupancy shall be prorated over the number of days in at the month in which the unit is occupied by the Tenant.
- B. **Lease Term:** This Lease term shall begin on _____. The term of this Lease shall be for one (1) year and shall renew automatically for the same period, unless terminated as provided by within this Lease or by law; provided, however, that this Lease shall not automatically renew if Tenant or Tenant's family member fails to comply with the Community Service Requirement set forth in Section 7.E of this Lease. The Housing Authority reserves the right to modify the terms and conditions of this Lease as provided in Section ~~7.2~~ 14 of this Lease.
- ~~B.C.~~ **Rent:** The monthly ~~rental~~ rent is \$_____ or ~~such~~ other such sum ~~as established by the parties may agree upon~~ Housing Authority in writing, accordance with the ACOP. This amount is due on or before the first (1st) day of each month at the place designated in writing by the Housing Authority and is considered delinquent if not received by the seventh (7th) calendar day of the month. The amount of the rent shall remain in effect until adjusted in accordance with the provisions of this Lease. ~~Cash payments are not acceptable.~~

~~The rental amount is based on one of two Tenant chosen methods: (1) "Income-based" Rent - Rent is based on the amount of income and other information provided by the Tenant, with a Minimum Rent of \$25 per month; or (2) "Flat Rent" - Rent is based on the Housing Authority-determined Flat Rent for this unit. If the Tenant has selected the "Flat Rent" option, they may request a re-examination and change to the "Income-based Rent" at any time the family's income has decreased, or on-going expenses (such as child care or medical costs) have increased or any other circumstances occur creating a hardship for the family that would be alleviated by a change in rent. A Tenant requesting a rent change under such circumstances would remain under the Income-based calculation method until the time of their next Annual Review. The Tenant may change rent calculation methods at their annual recertification. If a Tenant is paying the Minimum rent and their circumstances change creating an inability to pay the rent, the Tenant may request suspension of the minimum rent because of a recognized hardship as outlined in the Admissions and Occupancy policy.~~

TERMS AND CONDITIONS

The following terms and conditions of occupancy ("terms") are made part of this Lease:

- D. 1. TERMS OF OCCUPANCY. Rent Determination: The rental amount is based on one of two Housing Authority-designated methods as listed below:
- "EASY Rent" — Rent is based on the amount of income and other information provided by the Tenant, and calculated according to the applicable policies and procedures in the ACOP.
 - "WIN Rent" — Rent is based upon the Housing Authority's established income bands. Households are assigned to an income band based on the amount of annual income and other information provided by the Tenant and calculated according to the applicable policies and procedures in the ACOP.
- E. Rent Payments: Cash payments are not accepted. Rental and/or recurring occupancy charges are payable in advance without demand or billing at the place designated in writing by the Housing Authority, on or before the first (1st) day of each calendar month and are delinquent if received after the seventh (7th) calendar day of the month. ~~If full rent is not received on or before the seventh (7th) calendar day of the month, a late rent charge of \$10 will be charged for the next three (3) day period. Thereafter, a charge of \$2 shall will be made for each additional day the rent remains unpaid subject to a maximum of \$30.~~
- ~~E.F.~~ Other Charges: The Tenant further agrees to pay in accordance with Section ~~6.17.D~~ of this Lease any charges determined in accordance with the Housing Authority's current schedules and arising from the Tenant's failure to perform obligations under this Lease. If a Tenant check is returned for insufficient funds, the Housing Authority shall bill the Tenant for the amount the bank charges for processing the returned check. ~~Thereafter~~After a returned check, the Housing Authority may require all of the Tenant's future rental payments to be made by cashier's check or money order.
- ~~D.G.~~ Deposits: Tenant shall pay a security deposit of \$_____ at the time of execution of this Lease. The deposit will be held at U.S.Key Bank of Washington, Tukwila, Westfield Southcenter office, 275 Andover Park office, 151 Andover Park E., W., Tukwila WA 98188, accruing no interest, and will be returned to the Tenant at the termination of this Lease less any charges assessed by the Housing Authority in accordance with the terms of this Lease. The Housing Authority shall provide the Tenant with a written receipt for the deposit showing the amount of the deposit. When necessary, and with the written approval of the Housing Authority, the Security Deposit may be made in ~~two-three (23)~~ payments: one-half in advance and one-half with the second month's rent payment. Tenant shall be responsible and shall reimburse the Housing Authority for damages to the premises, or to any equipment supplied by the Housing Authority, beyond normal wear and tear. If charges are made against Tenant's deposit, the Housing Authority will mail to the Tenant at the address last known or provided to the Housing Authority a written estimate and/or statement of the basis of such charges within ~~fourteen (14)~~ twenty-one (21) days after the Housing Authority determines that the Tenant has vacated, together with any refund due. No deposit may be withheld to compensate for wear resulting from reasonable use. The Housing Authority reserves the right to adjust any written estimate of charges either up or down, to reflect actual costs of repair or replacement. If the actual costs are less than the funds retained, the excess shall be promptly paid to the Tenant. If the actual costs exceed the funds retained, the Tenant shall promptly pay the excess after proper billing by the Housing Authority.
- ~~E.H.~~ Utilities: The rental charge includes minimum water, sewer, garbage collection charges, and _____, according to the current Energy Assistance Supplement (EAS) Schedule of Utilities posted in the Housing Authority Area Office ("Area Office"). ~~The utility allowance~~ EAS amounts established by the Housing Authority may be modified at its discretion ~~upon thirty (30) days notice to Tenant in~~ accordance with Section ~~42.14~~ of this Lease. Tenants using more than the maximum allowance for any utility service shall pay for such excess ~~in accordance with the current Schedule of Utilities posted in the~~

~~Area Office, without further credit or reimbursement from the Housing Authority.~~ If heat or hot water is to be supplied by the Housing Authority according to the current EAS Schedule of Utilities, the Housing Authority agrees to furnish ~~same~~them as specified by law. The Housing Authority shall not, however, be liable for failure to supply any of the above services for any cause beyond its control. The Housing Authority's responsibilities are further outlined in Section ~~7~~8 of the Terms and Conditions of this Lease. If heat is to be supplied by the Tenant, the Tenant agrees to furnish heat to the premises to prevent damage to the premises. If, for any reason, the Tenant is unable to maintain sufficient heat, Tenant shall immediately notify the Housing Authority. Tenant shall pay for any damages to the unit resulting from Tenant's failure to maintain sufficient heat or to notify the Housing Authority of the lack of sufficient heat due to any cause beyond the Tenant's control.

~~2.~~ **Section 3: USE AND OCCUPANCY OF DWELLING.**

A. **Occupancy:** Tenant shall use and occupy the premises exclusively as a private dwelling for Tenant and family (~~as listed on this Lease or any attached Rider~~) and for no other purpose and only during such time as Tenant may be eligible. Tenant must live in the unit and the unit must be Tenant's only place of residence. Tenant shall not occupy, or receive assistance for occupancy of, any other unit assisted under any Federal Housing assistance program during the term of this Lease. Tenant shall comply with all laws affecting the use or occupancy of the premises and with all rules and regulations now or later established or modified by the Housing Authority.

B. **Unauthorized Occupants:** Tenant shall not assign this Lease, sublet or transfer possession of the premises, or give accommodation to boarders or lodgers, whether paying or not, without the written consent of the Housing Authority.

C. **Absences:** Tenant shall notify the Housing Authority of any absences from the ~~dwelling unit~~ (defined to mean that no member of the Tenant family is residing in the unit) ~~and~~. Tenant shall not be absent from the unit for periods of time in excess of more than 30 (thirty) consecutive days, unless otherwise permitted within the policy as stated in the Authority's Admissions and Occupancy ACOP. If Tenant is absent for longer than the maximum period permitted in the ACOP, it is good cause for Lease termination.

~~C.D.~~ **Guest Policy:** Tenant may provide a temporary accommodation to Tenant's guests or visitors for a reasonable period, provided that any person staying at the premises, but for no more than fourteen (14) days in a three (3) month period shall be reported to the Housing Authority by the Tenant for such review as may be appropriate under Section 5 of this Lease. Tenant shall comply with all laws affecting the use or occupancy of the premises and with all rules and regulations now or hereafter established or modified by the Housing Authority. If Tenant's guests or visitors exceed maximum allotted period, it is good cause for Lease termination.

~~D.E.~~ **Inability to Meet Requirements of the Lease:** In the event that, during the Lease term of the Lease, the Tenant develops a physical or mental impairment which is permanent or is of long-continued duration and which impedes the Tenant's ability to meet the requirements of the Lease (including Lease violations which endanger or jeopardize the Tenant's, other residents', or Housing Authority's welfare or property) and the Housing Authority cannot make, or the Tenant declines, an offer of a reasonable accommodation which enables the Tenant to comply with the Lease, the Housing Authority may terminate this Lease and the tenancy and require the Tenant to move.

~~3.~~ **Section 4: TERMINATION OF THE LEASE.**

A. ~~A.~~ **Good Cause:** Unless otherwise described herein (see Section 4.B or 4.C) or allowed by law, this Lease may be terminated by the Housing Authority giving the Tenant written notice

of good cause for termination thirty (30) days prior to the expiration of the Lease term. The Tenant shall, however, pay rent and be responsible for the premises until the termination of the Lease, until the return of all keys to the Area Office, or until the premises are actually vacated, whichever occurs last. Good cause includes, but is not limited to a violation of any provision of this Lease, or any local, state, or federal law. ~~failure to make payments required under the Lease; chronic rent delinquency as described in Section 6.C of this Lease; serious or repeated interference with the rights of neighbors or employees, including those listed in Section 6.E of this Lease; serious or repeated damage to the premises; serious or repeated failure to comply with material agreements, including without limitation the Tenant Responsibilities listed in Section 6 of this Lease; creation of serious physical, sanitary, or safety hazards; criminal activity or drug-related criminal activity as defined in Section 3.D; alcohol abuse that the Housing Authority determines threatens the health, safety, or right to peaceful enjoyment of the premises by other residents; misrepresentation of any material fact on the application or at any time during occupancy; failure of the Tenant to accept, sign, and return any new Lease or Lease Amendment contemplated under Section 12 of this Lease; failure of the Tenant to comply with the Community Service Requirement; or other good cause.~~ B. ~~Noncompliance with Lease.~~ In the case of noncompliance with any provision of this Lease—other than noncompliance listed in Section ~~3.C or 3.D~~ 4.B or 4.C below, ~~or the failure of the Tenant to accept, sign and return a new Lease or Lease Amendment contemplated under Section 12 of this Lease~~—the Housing Authority may give the Tenant a warning notice ("Warning Notice"), requiring the Tenant to comply within ten (10) days. If the Tenant fails or refuses to comply within ten (10) days after service of the Warning Notice, the Housing Authority may issue, at any time thereafter during the Lease term, a thirty (30) day notice of termination of tenancy for good cause. Department of Housing and Urban Development (HUD) regulations in 24 CFR Part 5, subpart L (Protection for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking) apply to all Housing Authority termination actions.

- B. ~~C.~~ **Failure to Pay Rent-;** In the case of nonpayment of rent, the Housing Authority may give the Tenant a Notice to pay rent or vacate within ~~three (3)~~ fourteen (14) days ~~after from the date of service of the Notice.~~ The Notice shall be in substantially the form required by Chapter 59.18 RCW, and inform the Tenant of the amount of rent due and owing, and that if the Tenant fails to pay the rent and remains in possession of the unit, an unlawful detainer suit may be ~~initiated~~ commenced on or after the ~~fourth (4th)~~ fourteenth (14th) day after the date of ~~said~~ Notice asking for a court order terminating the tenancy and evicting the Tenant ~~from the unit on or after the fourteenth (14th) day from the date of said notice.~~
- C. ~~D.~~ **Criminal and/or Drug Related Activity-;** ~~If a tenant or any the Tenant,~~ household member, guest, or any other person under the Tenant's control engages in any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the Public Housing premises of other tenants or of employees of the Housing Authority; ~~or any drug-related criminal activity on or off the premises (defined as the illegal manufacture, sale, distribution, use, or possession with the intent to manufacture, sell, distribute, or use of a controlled substance as defined in Section 102 of the Controlled Substance Act [21 U.S.C. 502802])~~ the Housing Authority may give the Tenant Notice to vacate within three (3) days ~~after from the date of service of the Notice according to RCW 59.12.030(5), or other applicable statute.~~ ~~Additionally, if any guest or other person under the Tenant's control engages in criminal activity that threatens the health, safety, or right to peaceful enjoyment of the Public Housing premises by other tenants or employees of the Housing Authority; or any drug-related criminal activity (as defined above) on or near the premises, the Housing Authority may serve the Tenant with a Notice to vacate within three (3) days after service of the Notice according to RCW 59.12.030(5), or other applicable statute.~~ Drug-related or other criminal activity is good cause for eviction, even in the absence of conviction or arrest.

The Housing Authority, when evicting a Tenant under this section, shall notify the local post office when such Tenant is no longer residing in the dwelling unit. Drug-related or other criminal activity is cause for eviction even in the absence of conviction or arrest.

D. **E. Inability to Meet Program Requirements:** Tenant's inability to meet program requirements as set forth in this Lease, the ACOP, or HUD regulations shall be good cause for termination or non-renewal of this Lease.

E. **Notices:** Any Notice of Lease Termination shall:

1. State the reason for the termination ~~(i.e., criminal activity, drug-related criminal activity, non-payment of rent, etc.);~~
2. Inform the Tenant of their right to make such reply as they may wish;
3. State that the Tenant is entitled to a grievance hearing ~~on the termination;~~ (where applicable);
4. Inform the Tenant of their right, upon request, to examine (and copy at their own expense) prior to the grievance hearing (if applicable) ~~or court trial~~ non-privileged documents, or recordings, or regulations directly related to the termination of tenancy or eviction;
5. ~~F. Be combined with, or run concurrently with,~~ any notice which is required by state law or by federal law ~~shall be combined with, or run concurrently with, a;~~ and
- 5.6. Include an attachment of notice of Lease termination occupancy rights under Section 3.A.B.C. and D. of this Lease, the Violence Against Women Act and the certification form as required by HUD (CFR 24 §5.2005).

F. **G. Unit Surrender:** On or before the date of termination of tenancy, the Tenant must quietly and peacefully vacate the premises and surrender possession thereof to the Housing Authority. If the Tenant vacates the premises according to such notice, the Lease shall be terminated (1) when the Tenant vacates and returns all keys to the premises to the Area Office; ~~or~~ (2) the ~~day following the~~ termination effective date of the notice served, whichever occurs later. Upon such termination, Tenant shall leave any equipment or furnishings provided by the Housing Authority in good order and repair, reasonable wear and tear excepted.

G. **H. Abandonment:** If the Tenant abandons the ~~dwelling~~ unit, the Housing Authority shall take possession of the Tenant's personal property remaining on the premises and shall store ~~and care for the~~ non-perishable property. The Housing Authority will consider the unit to be abandoned when a Tenant has fallen behind in rent and has clearly indicated by words or actions an intention to not ~~to~~ continue living in the unit. The Housing Authority has a claim against the Tenant for reasonable costs and expenses incurred in removing ~~the property,~~ storing, ~~and caring for the property, and in~~ disposing of the property. If the personal property left by Tenant is stored, the Housing Authority will mail a written notice to the Tenant at the address last known or provided to the Housing Authority notifying the Tenant that specified articles are being stored at a specific location and that said articles are deemed abandoned and will be disposed of without sale and without further notice forty-five (45) days after the date of the notice, ~~unless~~ claimed and removed by the Tenant.

H. **I. Habitability:** This Lease will terminate automatically if the unit is rendered uninhabitable due to the action or inaction of the Tenant or any member of the Tenant's household.

I. **J. Termination by Tenant Notice:** At any time, the Tenant may give to the Housing Authority fifteen (15) days' notice in writing of the termination of the Lease. Tenant shall be liable for rent up to the end of the 15 days for which notice was required, or, to the date the unit is re-rented, whichever date comes first.

J. **K. Termination of Lease upon Death of Tenant:** Upon the death of the Tenant this Lease shall terminate immediately. The Housing Authority will comply with RCW 59.18.590 when the Tenant is the sole occupant of the unit.

K. **L. Restraining Order:** Any court order which restrains, in any way, the Tenant from entering, occupying, approaching, or being in proximity of the premises for a duration lasting more than

~~ninety (90) days~~ the absence duration permitted in the ACOP shall be deemed to be good cause to terminate the Tenant's tenancy ~~upon thirty (30) days notice.~~

4.—Section 5: NOTICES.

Any notice required by this Lease or by law to be served upon the Housing Authority shall be sufficient if delivered by Tenant or Tenant's agent to the Housing Authority Manager at the Area Office or sent by first class mail, postage prepaid, properly addressed to the Area Office Manager, or to any person designated in writing by the Housing Authority. Except for notices required under Section ~~9~~10 and/or ~~12~~Section 14 of this Lease, any notice required by this Lease or by law to be served upon the Tenant shall be served either:

1. By delivering a copy personally to the Tenant; or
2. If the Tenant is absent from the premises, by leaving there a copy, with a person of suitable age and discretion residing at the premises, and sending a copy through the mail addressed to the Tenant at Tenant's residence; or
3. If a person of suitable age and discretion residing at the premises cannot be found, then by affixing a copy of the notice in a conspicuous place on the premises and also sending a copy through the mail first class postage prepaid and addressed to the Tenant at the premises.
4. If the Tenant is visually impaired, all notices shall be made in an accessible format. Service of process shall be made to the Tenant in accordance with the requirements of RCW 59.12.

5.—Section 6: REDETERMINATION OF RENT, DWELLING SIZE AND ELIGIBILITY.

~~A. **ANNUAL REVIEWS.** Tenants whose rent is based on the "Income-based rent" method shall annually submit to the Housing Authority true, complete and accurate information as to source and amount of Total Family Income and composition in order for the Housing Authority to determine the appropriate rent, the appropriate size of the unit, and the Tenant's eligibility for continued occupancy. Such annual review will be conducted in accordance with the Admissions and Occupancy Policy Governing Eligibility and Continued Occupancy ("Admissions and Occupancy Policy") posted at the Area Office. Tenants whose rent is based on the "Flat rent method" option will only have income reviews conducted once every three years. Tenants who have chosen this option, however, will undergo an Annual review of their compliance with any Community Service requirements attributed to their tenancy (as outlined in the Admissions and Occupancy policy), and will continue to have their unit inspected at least annually. In addition, all Tenants will be notified and be given the opportunity to annually select their rent calculation method and will be advised of any income that will be excluded from consideration (for example, increased earnings due to employment shall be excluded during the twelve-month period following hiring for families whose income has increased because of the employment of a family member who was previously unemployed for one or more years, because of participation in a self-sufficiency program, or after they were assisted by a State TANF program within the last six months). Rent determined at the Annual Review shall remain in effect until the next Annual Review Date unless (1) a Special Review is scheduled by the Housing Authority in accordance with the Admissions and Occupancy Policy; or (2) an Interim Review of Family Income is requested by the Tenant Admissions and Occupancy Policy.~~

A. **Recertification Reviews:** Based upon information submitted, Recertification Reviews are completed in order to determine the appropriate rent, the appropriate size of the unit, and the Tenant's eligibility for continued occupancy in accordance with the ACOP. Rental amounts established through the Recertification Review, or any applicable annual adjustment thereof, shall remain in effect unless: (1) a Special Review is scheduled by the Housing Authority in accordance with the ACOP; or (2) an Interim Review of Family Income is requested by the Tenant and/or warranted under the ACOP. Tenants who are subject to HUD's Community Service requirement (as outlined in the ACOP) will undergo a review to determine their compliance annually. A Tenant may request a waiver of the established rent for reasons of financial hardship in accordance with the Housing Authority's Hardship Policy outlined in the ACOP.

1. **EASY Rent** Households (as defined in the ACOP) shall submit true, complete and accurate information as to source and amount of Total Family Income and composition at least once every three (3) years. However, during intervening years, income and rent determined during the Recertification Review will be adjusted annually to account for annual adjustment of Social Security and Supplemental Security Income (SSI) payments received by the Household.

2. **WIN Rent** Households (as defined in the ACOP) shall submit true, complete and accurate information as to source and amount of Total Family Income and composition at least once every two (2) years.

B. REPORTING CHANGES/INTERIM REVIEWS**Reporting Change and Retroactive Rent:** Tenants whose rent is calculated under the income-based method agree to provide written notification to the Manager at the Area Office of any changes in the size or composition of Tenant's family or in the amount or source of income of the family within ten (10) business days of such change. The Manager will then make a determination as to whether the reported change requires an Interim Review of Family Income in accordance with the Housing Authority's Admissions and Continued Occupancy Policy (posted at each Area Office). Tenants paying the Flat Rent agree to report to the Housing Authority, within ten (10) business days, any changes in the size or composition of Tenant's family. In addition, Flat Rent Tenants may request an Interim Review in order to be returned to the income-based calculation method as a result of any decrease in income or increase in expenses or other circumstances creating a hardship for the Tenant family that would be alleviated by a change in rent. If Tenant has a decrease in income or an increase in allowable deductions, and applies for a decrease in rent or change from a Flat Rent to an income-based rent, Tenant shall be given an appropriate adjustment according to the Admissions and Occupancy Policy. After such a decrease in rent, Tenant must continue to report, in writing, all increases in Tenant's Family Income until the next Annual Review, and appropriate adjustments in rent shall be made. Notwithstanding the provisions above, a Tenant's rent shall not be reduced if the decrease in the family's annual income is caused by a reduction in the welfare or public assistance benefits received by the family that is a result of the Tenant's failure to comply with the conditions of the assistance program requiring participation in an economic self-sufficiency program or other work activities. In addition, if the decrease in the family's annual income is caused by a reduction in welfare or public assistance benefits received by the family that is the result of an act of fraud, such decrease in income shall not result in a rent reduction. In such cases, the amount of income to be attributed to the family shall include what the family would have received had they complied with the welfare requirements or had not committed an act of fraud. For purposes of rent adjustments, the reduction of welfare or public assistance benefits to a family that occurs as a result of the expiration of a time limit for the receipt of assistance will not be considered a failure to comply with program requirements. Tenant agrees to provide written notification to the Manager at the Area Office of any change in the size or composition of the Tenant's family or income as detailed in the ACOP. The Tenant's failure to timely report (within 30 days) such changes as required by the ACOP, is good cause for termination of the Lease. Additionally, in cases where failure to timely report such change resulted in increased rent, all such rent shall be retroactive to the first month following the date of the misrepresentation, and shall be payable the first of the month following the expiration of thirty (30) days' notice of the determination of the charge. The ACOP provides additional policies pertaining to failing to timely report a change in the size or composition of the Tenant's family or income and resulting retroactive rent and such are incorporated herein.

c. Interim Reviews: Tenant may request an Interim Review to reduce rent as a result of decreased income or an increase in medical or childcare expenses. Upon reporting of any change in family circumstances, the Housing Authority Manager will determine whether the reported change requires an Interim Review of Family Income in accordance with the ACOP.

1. **Rent adjustment:** If the Tenant has a decrease in income or an increase in allowable deductions, and applies for a decrease in rent, Tenant shall be given an appropriate adjustment according to the ACOP. After such a decrease in rent, Tenant must report,

in writing, all increases in Tenant's Family Income to the Housing Authority as established in the ACOP and appropriate adjustments in rent shall be made.

2. **Failure to comply with program requirements:** Notwithstanding the provisions above, a Tenant's rent shall not be reduced if the decrease in the family's annual income is caused by a reduction in the welfare or public assistance benefits received by the family that is a result of the Tenant's failure to comply with the conditions of the assistance program requiring participation in an economic self-sufficiency program or other work activities. In addition, if the decrease in the family's annual income is caused by a reduction in welfare or public assistance benefits or other amounts received by the family that is the result of a deliberate action of a member of the household or of an act of fraud, such decrease in income shall not result in a rent reduction. In such cases, the amount of income to be attributed to the family shall include what the family would have received had they complied with the welfare requirements, or not deliberately reduced income or had not committed an act of fraud. For purposes of rent adjustments, the reduction of welfare or public assistance benefits to a family that occurs as a result of the expiration of a time limit for the receipt of assistance will not be considered a failure to comply with program requirements.

~~4.D. G.~~ **Special Reviews:** Special Reviews will be scheduled by the Housing Authority and conducted under conditions as specified in the ~~Admissions and Occupancy Policy ACOP~~.

~~E. D.~~ **Effective Date of Rent Adjustments:**

1. **Annual Reviews** - Any rent adjustment determined as a result of an Annual Recertification Review under Section 5.A.6.A. of this Lease will be effective at the Tenant's Annual Review Date/Month, as ~~shown listed~~ on page 1 of this Lease.
2. **Special or Interim Reviews** — Rent adjustment for changes according to Subsections 5.B.6.C and 5.C.6.D shall become effective as follows:
 - a. In the case of properly reported rent decreases, ~~the rent adjustment changes received prior to the 22nd day of the month, will become effective the first day of the month following the date/month in which the change occurred. However, was reported.~~
 - b. In the case of properly reported rent decreases changes received after the 22nd day of the month, will become effective the first day of the second month following the month in which the change was reported.
 - c. If the Tenant fails to provide proper notification to the Housing Authority as required by Section ~~5.B.7.~~ any downward rent adjustment (rent decrease) will become effective as of the first day of the month following the date the change was reported.
 - ~~e.d.~~ In the case of properly reported rent increases, rent adjustments will become effective the first day of the third month following the date the change occurred.

~~N.E. (3)~~ **Discovery of Errors:** If an error in rent is ~~revealed/discovered at any time,~~ the Housing Authority shall ~~make adjustments to~~ correct the error as follows:

1. ~~(b)~~ If the error was ~~due to~~ the fault of the Tenant and corrective action results in decreased rent, such decrease shall be retroactive to the first of the month following the date of the rent determination when the error was discovered, and the Tenant shall be reimbursed or credited accordingly.
2. ~~(a)~~ If the error was due to ~~misrepresentation/fraud by the fault of the Tenant (i.e., not reporting a change, withholding information, etc.)~~ and corrective actions results in an increased rent, such ~~rent increase~~ shall be retroactive to the first day of the month following the date the misrepresentation or fraud occurred. Unless otherwise agreed to by the Housing Authority, all retroactive rent charges shall be payable the first of the month following the expiration of thirty (30) days' notice of determination of the charge.

2.3. ~~(e)~~ If the error was not the fault of the Tenant and corrective action results in increased rent, such rent increase shall be effective the first day of the second month following the date the error was discovered.

3.4. ~~(d)~~ If the error was not the fault of the Tenant and corrective action results in decreased rent, such rent decrease shall be made retroactive to the first of the month following the date of the rent determination when the error was made, and the Tenant shall be reimbursed or credited accordingly.

~~E. Tenant agrees to sign a new Lease or Lease rider stating any changes in rent or household composition.~~

~~F. A copy of the worksheet resulting in any rent adjustment shall be made available to Tenant.~~

~~Q.G.~~ **G. Transfers:** If the Housing Authority ~~determined~~determines that the size of the premises is no longer appropriate to the ~~Tenant's~~Tenant's needs according to the Occupancy Standards in the ~~Admissions and Occupancy Policy~~ACOP, Tenant agrees to move to an appropriate unit, upon reasonable notice to move of ~~not less than~~at least seven (7) days. ~~in accordance with Section 7.X of this Lease and the Transfer Policy in the ACOP.~~

~~R.H.~~ **H. Right to Request a Hearing:** When the Housing Authority re-determines the amount of Tenant Rent, not including determination of the Housing ~~Authority's~~Authority's Energy Assistance Supplement schedule of ~~Public Housing Utility Allowances~~, or determines that the Tenant must transfer to another unit based on family composition, the Tenant shall be notified that they may ask for an explanation stating the specific grounds of the determination, and that if the Tenant does not agree with the determination, the Tenant shall have the right to request a hearing under the grievance process as provided in the Housing Authority's established Grievance Procedure ("Grievance Procedure," see Section 10).

~~Failure to comply with this Subsection shall be considered a violation of this Lease and good cause for termination under Section 3.B.~~

6. TENANT'S7: TENANT'S RESPONSIBILITIES IN OCCUPANCY

Tenant shall comply with all rules and regulations now established or hereafter duly adopted or modified by the Housing Authority, including, but not limited to the following:

- A. **Submission of Required Information** ~~Tenant:~~ Shall complete all required forms and supply requested information in a timely manner, including information required under any HUD income-matching program. "Timely" is defined as the number of days specified in any correspondence or notice to Tenant requesting the information or asking the Tenant to contact the Housing Authority. Extensions of the time may be granted solely at the discretion of the Housing Authority, only once, and only for documented reasons. Examples of the information requested include family income, family composition, social security number verification, etc. evidence of community service completion, etc. Tenant shall supply any certification, release, information, or documentation as the Housing Authority determines to be necessary for an, including but not limited to information and documentation requested to complete a scheduled recertification, annual, special, or interim re-examination.
- B. **Misrepresentation/Fraud** ~~Tenant:~~ Shall not commit any fraud or misrepresentation in connection with any federal, state, or local housing assistance program. Fraud includes any fraud defined under any federal or ~~state civil or criminal statute or appellate court decision~~Washington State law, as well as any deliberate misrepresentation to the Housing Authority by the Tenant or a member of the ~~Tenant's~~Tenant's household during the application ~~or review~~ process, or as an applicant or resident of the Housing Authority. Deliberate misrepresentation also includes, but is not limited to, any misrepresentation as defined in state or federal appellate court decisions, or repeated failure failing to accurately report changes in to the Housing Authority the Tenant's family income or size, composition, or income in a timely manner as well as falsely completing any application for housing or, recertification review, interim review paperwork, or special review, as well as failing to timely report to the Housing Authority any change in the size, composition, or income as set forth in this Lease.

- c. **Chronic Rent Delinquency**—: Shall consistently pay rent on time ~~(no later than the 7th calendar day of each month).~~ as defined in Section 2 of this Lease. Chronic repeated late payment of rent is defined as four (4) times in a twelve (12-) month period.

E.D. I. — Damage/Damages and Other Charges—:

1. **Damages:** Shall pay reasonable charges (other than for normal wear and tear) for the repair of damages to the ~~dwelling~~ unit, or to the project (including damages to project buildings, facilities, or common areas) caused by the Tenant, a member of the household, or a guest. Said charges shall be made according to the current Schedule of ~~Maintenance-Tenant~~ Charges posted in the Area Office ~~and included in the ACOP.~~

~~3-2.~~ Tenant **Other Fees:** Shall also pay other charges and/or fees including, but not limited to, any excess utility charges, where applicable, and late rent charges as stated and NSF fees, parking fees, legal and attorney's fees and costs, or other miscellaneous charges that may be incurred and are referenced in Section 1 of this Lease, included on the charge schedule posted in each Area Office, or as described in the ACOP.

~~5-3.~~ Tenant **Due Date:** Agrees that payment of all such charges shall become due and collectable ~~on~~ upon the earlier of (1) the first day of the second month following the date the charge was incurred. Housing Authority's issuance of a written notice of the charges, or (2) lease termination. Such charges shall be considered delinquent if not paid in full on or before the due date.

F.E. Community Service Requirement—: Shall comply with the federally mandated Community Service Requirement. Failure of the Tenant or member of the tenant household to perform required Community Service or be exempted therefrom. Failure to comply with the Community Service requirement hours, without documented qualification of an exemption shall be good cause for termination of the Tenant's tenancy, result in the nonrenewal of this Lease in accordance with 24 C.F.R. § 966.4(a)(2)(ii).

G.F. E. — Conduct—: Shall act, and cause other household members and guests to act, in a manner which will not disturb other ~~residents~~ residents' peaceful enjoyment of their accommodation and will be conducive to maintaining the project in a decent, safe, and sanitary condition. Abusive, foul, or threatening language or behavior, directed toward other tenants, guests, visitors or agents or employees of the Housing Authority including, without limitation, any harassment or other behavior that violates the Fair Housing Act or any other local, state, or federal law, directed toward other tenants or employees of the Housing Authority is ~~not allowed~~ prohibited and shall be good cause for termination of the Tenant's tenancy. Tenant and other household members and guests shall not abuse alcohol or any other substance in a manner that the Housing Authority determines threatens the health, safety, and right to peaceful enjoyment of the premises by other residents. Any guest who engages in illegal activity or abusive ~~or,~~ violent, or threatening behavior on the site will be subject to the loss of visitation privileges and will be treated as a trespasser. Trespassers may be subject to prosecution. Tenants remain subject to eviction for the actions of their guests, whether or not guest visitation privileges are revoked.

G. F. — Quiet Hours: Must obey city and state noise ordinances.

H. **Weapons:** Shall not use or discharge firearms or weapons of any kind or nature, including (but not limited to) rifles, handguns, bows, slingshots, BB guns, slings, traps, or any other weapon, within King County Housing Authority properties.

I. **Criminal Activity/Drug-related Criminal Activity:** ~~—The Tenant~~ Understands that the Housing Authority has a one-strike, zero-tolerance policy with respect to drug-related and other criminal activity. Tenant will ensure that Tenant and any household members do not engage in drug-related criminal activity (as defined in Section ~~34~~ 34.D of this Lease) on or off the premises, or, any

~~other criminal activity that threatens the health, safety, or right to peaceful enjoyment of the Housing Authority's public housing premises by other residents, guests, or employees of the Housing Authority. Additionally, the Tenant shall be held responsible for any guest or other person under the Tenant's control and will ensure that they will not engage in drug-related criminal activity (as defined in Section 4.D of this Lease) on or near the premises, or any other criminal activity that threatens the health, safety, or right to peaceful enjoyment of the Housing Authority's public housing premises by other residents, guests, or employees of the Housing Authority. Additionally, the Tenant shall be held responsible and will ensure that any guest or other person under the Tenant's control will not engage in drug-related criminal activity (as defined in Section 3.D of this Lease) on or near the premises, or, any other criminal activity that threatens the health, safety, or right to peaceful enjoyment of the Housing Authority's public housing premises by other residents, guests, or employees of the Housing Authority.~~ The Tenant understands that persons subject to lifetime registration under any State Sex-offender registration program are not eligible for residency. As such, the Tenant shall take all necessary action to ensure that the unit is not occupied by such persons at any time during the lease term. Any criminal activity in violation of this section will be treated as a serious violation of the terms of the Lease and shall be cause for termination of tenancy and ~~for~~ eviction from the unit. The Housing Authority shall have discretion to consider all of the circumstances of a violation of this section in determining whether eviction is warranted including, the seriousness of the offense, the extent of the participation by family members, and the effects the eviction would have on family members not involved in the proscribed activity.

J. ~~G.~~ **Impairment of Neighborhood**—: Shall refrain from illegal or other activity ~~which~~that impairs the physical or social environment of the project or neighborhood.

~~L.K.~~ **H. Maintaining Clean and Sanitary Condition of the Unit**: Shall ensure Tenant, household members and guests keep the premises in a clean and sanitary condition and shall promptly remedy any conditions that would endanger the health or safety of any person. The Tenant, household members and guests shall not create a condition that is likely to attract pests, including but not limited to rodents, bed bugs, and cockroaches and shall not cause offensive odors or endanger the health and safety of any person, the building, or community.

~~M.L.~~ **Maintenance/Damages**:

1. ~~(4)~~ Shall keep the premises and such other areas as may be assigned to Tenant for Tenant's exclusive use in a clean, orderly, and safe condition, including but not limited to, cleaning drapes, windows, walls, floors, cabinets, refrigerators, ranges and ovens, and dryer vents, watering and mowing lawns, watering trees and shrubs, and keeping yard clean and neat. Tenants who, because of age or disability, are unable to perform yard maintenance (i.e., mowing lawns) shall be granted an exemption from this responsibility upon verification of eligibility.

2. ~~(2)~~ — Shall refrain from, and cause ~~Tenant's~~Tenant's household members and guests to refrain from, destroying, defacing, damaging, or removing any part of the ~~dwelling~~ unit or project.
3. ~~(3)~~ — Shall comply with all obligations imposed upon tenants by applicable provisions of building and housing codes materially affecting health and safety, including regulations regarding maintenance and upkeep of smoke detectors and carbon monoxide detectors installed in the unit and common areas.
4. ~~(4)~~ — Shall report to the ~~Housing Authority's Work Order Department~~Area Office any breakage, damage, or need for repairs to the ~~dwelling~~ unit or equipment therein, including the need for repair of dripping/leaking water faucets and ~~should~~ drains and toilets that do not flush properly. In addition, Tenant shall promptly report any unsafe or unsanitary conditions in the unit or common areas and grounds ~~which~~that may lead to damage or injury, including the presence of bed bugs or the infestation of other insects or rodents.
5. Shall allow inspection of the ~~dwelling~~ unit and necessary preventive maintenance and repairs.
6. ~~(6)~~ — Shall use only in a reasonable manner all electrical, plumbing, sanitary, heating, ventilating, air conditioning, and other facilities and appurtenances, including elevators, and shall not use any apparatus for heating (including space heaters) except that provided by the Housing Authority without prior written consent of the Housing Authority.
7. ~~(7)~~ — Shall dispose of all ashes, garbage, rubbish, and other waste into appropriate containers ~~in such manner~~ as prescribed by the Housing Authority and local laws.
8. ~~(8)~~ — Shall make no changes, repairs, or alterations of the premises or alterations/additions to the equipment, and shall not use tacks, nails, screws or any fasteners in any part of the premises except in a manner approved by the Housing Authority. Fencing, screen doors, or communications equipment (including satellite dishes) may not be installed without the prior written approval of the Housing Authority.
9. ~~(9)~~ — Shall not apply wallpaper or paint without the prior written approval of the Housing Authority.
10. ~~(10)~~ Shall not install additional or different locks or gates on any doors or windows of the ~~dwelling~~ unit without the written permission of the Housing Authority. If such a request is approved, Tenant shall provide the Housing Authority with a key for each lock.
11. ~~(11)~~ Shall clean the premises and all equipment supplied to the premises (including drapes and carpets where supplied) immediately prior to vacating and shall return the premises to the Housing Authority in as clean and sanitary condition as when the Tenant took possession.

~~N.M.~~ J. **Boarders/Lease Assignment**—: Shall not assign this Lease, sublet or transfer possession of the premises, or give accommodation to boarders or lodgers, whether paying or not, without the prior written consent of the Housing Authority.

~~O.N.~~ K. **Private Dwelling**—: Shall use the ~~dwelling~~ unit solely as a private dwelling for Tenant and ~~Tenant's~~Tenant's household, as identified on this Lease ~~or attached Lease rider~~, and shall not use or permit its use for any other purposes. With the written permission of the Housing Authority, the Tenant can incidentally use the premises for legally permissible income-producing purposes, so long as the business does not infringe on the rights of the other tenants. All such business-related uses of the premises must meet all zoning requirements and the tenant must have the proper business licenses and insurance.

~~P.O.L.~~ L. **Storage**—: Shall not store household or personal property outside the ~~dwelling~~ unit, other than in designated storage facilities, without prior written permission of the Housing Authority and shall store such items at the sole risk of the Tenant. Tenant may only store outdoor furniture,

potted plants, and bicycles on decks/balconies, unless otherwise approved in writing by the Housing Authority.

Q.P. M. Vehicles – Shall park vehicles only in designated areas and Parking: Shall not park ~~trailers, boats, inoperative, disabled vehicles, or vehicles without valid registration~~ vehicles of any kind on the premises ~~or common areas or street without prior written approval of~~ except in a manner described in the Housing Authority's Parking Policy and Parking Addendum. Any vehicle parked in designated handicapped/disabled parking spaces without a state permit, or vehicles parked in fire lanes, or otherwise parked illegally will be parked in violation of this section of ~~their~~ the Lease ~~and. Such vehicles will also be subject to being towed and fined under state law, at their owner's expense and Tenant's will be subject to Lease termination.~~ Vehicles without current license tabs will be considered to be inoperable and not allowed to remain parked on the premises, in common areas, or on streets. When parking space is limited, parking may be restricted to only one vehicle per household. All ~~Tenant's~~ Tenant's family vehicles must be registered with the Housing Authority. Only minor repairs may be done on Housing Authority property.

R.Q. N. Pets: Shall not keep, maintain, harbor, or board cats, dogs, or other pets of any nature on the premises except in a manner described in the Housing Authority's Pet Policy and Pet Rider ~~to the Dwelling Lease.~~ Pets will be allowed only after written approval from the Housing Authority and after the Tenant has ~~posted~~ paid the pet deposit, as required, and properly executed the Pet Rider ~~to the Dwelling Lease.~~ The pet deposit shall be held by the Housing Authority and ~~will be~~ refunded to the Tenant ~~at the termination of the Lease~~ on the terms stated in the Pet Rider ~~to the Dwelling Lease.~~ A person with a disability may request approval to keep a companion or service animal ~~that is~~ needed as a reasonable accommodation for ~~his or her~~ their disability. An animal needed as a reasonable accommodation is not subject to the Authority's pet policy, although it is subject to reasonable health and safety rules. To ensure resident safety and health, at all times when traveling in common areas of a building or community pets must be leashed or kept in an appropriate carrier, and pets, companion animals and service animals must be kept under the control of the Tenant. The Tenant is responsible for proper disposal of animal waste.

S.R. O. Fire Safety/Precautions:

1. ~~(1)~~ Shall permit no combustible material to be kept on the premises except in an approved container and shall take every precaution, to prevent fire including, but not limited to, regular cleaning of dryer vents, to prevent fire and ensuring personal property is kept away from any heat source.
2. ~~(2)~~ Shall make reasonable effort to assist the Housing Authority in keeping the smoke ~~alarm~~ detector and carbon monoxide detector operational, including ~~providing immediate notice to~~ immediately notifying the Housing Authority of any system malfunction. Any disconnecting of or tampering with smoke detectors or carbon monoxide detectors is a serious violation of Washington State Law and this Lease.
3. ~~Q. Fireworks – The use of~~ Shall permit no fireworks, or other such explosive devices, ~~is prohibited to be kept on the premises and their use shall not be permitted~~ on Housing Authority property.
4. ~~P.~~ Shall use barbecues or other outdoor cooking devices in designated areas only and in accordance with local fire code.

T.S. Insurance Coverage: Tenant is encouraged to carry renter's insurance on their personal property at all times. Damage to the ~~Tenant's~~ Tenant's personal belongings due to fire, theft, water, or any other type of damage shall not be the responsibility of the Housing Authority. ~~The Tenant is encouraged to carry renter's insurance on their personal property at all times.~~

U.T. R. Aerials and Antennas: Shall not place radio or television antennas, communications equipment (including satellite dishes), or other electrical connections on the ~~dwelling~~

~~unit/premises~~ without the prior written consent of the Housing Authority. Antennas and satellite dishes may not be installed in a manner that damages the unit or building or poses a risk to safety and security. Failure to obtain the prior written approval of the Housing Authority prior to installation of antennas, communication equipment, or satellite dishes and/or failure to ensure installation complies with the criteria established by the Housing Authority is considered a violation of this Lease and cause for termination of tenancy. Costs of any repairs due to improper installation and/or subsequent removal of equipment are the responsibility of the Tenant.

~~V.U.~~ **S. — Water Beds — Waterbeds:** Shall not have a ~~water bed~~waterbed.

~~W.V.~~ **T. — Regulations —:** Shall abide by other necessary and reasonable regulations ~~promulgated and/or requirements put into effect~~ by the Housing Authority for the benefit and well-being of the housing development and the tenants, which ~~shall be~~ posted in the Area Office or listed in the ACOP and ~~are~~ incorporated by reference in this Lease.

~~W.~~ **U. — Smoking in Public Areas:** ~~Shall not smoke in public areas in accordance with the Washington State Clean Indoor Air Act. Public areas include the portion of any building open to other tenants and/or the public, including community rooms, community bathrooms, lobbies, reception areas, hallways and elevators. Doors from an apartment to a hallway must also be closed when smoking in an apartment. Shall not smoke within designated "Restricted Areas".~~

1. "Smoking" means the igniting, lighting, inhaling, breathing, or exhaling of any prohibited tobacco product including, without limitation, cigarettes, cigars, pipes and water pipes (hookahs), tobacco, marijuana, or herbal products or any product intended to be ignited and inhaled in any manner or form. This definition also includes Electronic Nicotine Delivery Systems (ENDS), including but not limited to, electronic cigarettes (e-cigs), personal vaporizers, vape pens, e-cigars, e-hookah, or vaping devices. Carrying of any prohibited products when ignited or lit within a restricted area is also prohibited.
2. "Restricted Areas" include, but are not limited to:
 - a. Individual residential homes and apartments, including unit interiors and exterior balconies/porches/entryways;
 - b. Common spaces or areas open to other tenants or the public, including entryways, community patios or balconies, roof terraces, lobbies, hallways, elevators, management offices, public restrooms, community rooms, community kitchens, stairwells, parking garages and carports, and any other area of the building that is accessible to employees, residents, and guests;
 - c. Community playgrounds, parks, or garden areas of a designated King County Housing Authority community or facility of any type; and
 - d. Outdoor areas within 25 feet of any home, apartment, building, office, community park, playground, or garden area.
3. Smoking is only permitted in common areas outside of a building that are a minimum of 25 feet away from any building, community park, playground, or garden area.
4. Smoking materials must be disposed of in an appropriate collection receptacle. Receptacles will be provided by the Housing Authority and appropriately placed within the permitted smoking areas.
5. The Housing Authority is not a guarantor of Tenant's well-being related to a smoke-free environment. Tenant understands and accepts that the Housing Authority's adoption of a No-Smoking Policy, and efforts to enforce such policy, do not constitute representation of or a guarantee by the Housing Authority or any of its managing agents of any direct or consequential benefits to the Tenant's health or wellbeing.
6. Tenant understands and accepts that the Housing Authority's adoption of a no-smoking living environment, and efforts to designate portions of the Property as no-smoking, do not in any way modify or add to the standard of care that the Housing Authority has under applicable law to maintain the Property safe relative to air quality. The Housing

Authority makes no implied or express warranties that the air quality will be higher than other comparable rental properties as a result of the No-smoking Policy. The Housing Authority cannot and does not warranty or promise that the Property will be free from second-hand smoke. The Housing Authority's ability to police, monitor or enforce the No-Smoking Policy is dependent in significant part on voluntary compliance by Tenants, Tenant's guests, household members, and other persons under the Tenant's control.

7. It shall be the Tenant's responsibility to inform their household members, guests, and any other persons under the Tenant's control of this policy. The Tenant shall prohibit any smoking by their household members, guests, and/or any other persons under the Tenant's control while on the premises that would violate this policy.

X. **"Transfer—:** Shall agree, upon reasonable notice from the Housing Authority (defined as at least seven (7-days) days' written notice), to move to another dwelling unit in the following situations: where the

1. The Housing Authority determines that the size or design of the unit is no longer appropriate to Tenant's needs; ~~where the~~

2. The Housing Authority determines a move is necessary in order to rehabilitate or demolish a Tenant's unit; ~~where~~

3. It is necessary to accommodate a Tenant's disability; ~~and where~~

1-4. A Tenant without disabilities who is housed in an accessible or adaptable unit is asked to move to a unit without such features when a Tenant or Applicant with disabilities needs such a unit.

2-5. Other circumstances as described within the Housing Authority's established Transfer Policy in the ACOP.

Tenant will be ~~notified when~~ responsible for transfer costs in transfer circumstances set forth in the ACOP. Tenant agrees to transfer to an appropriate unit ~~is expected to be ready for occupancy. The~~ within seven (7) days ~~shall commence on~~ from the commencement date of the Lease for the second unit ~~is executed~~ and the Tenant is given the keys. If the seven-day period has not been extended in writing by the Housing Authority and the Tenant has not moved from the first unit into the second unit, the Lease for the second unit is automatically canceled and the Tenant shall promptly return all the keys for the second unit to the Area Office. ~~The Tenant shall be responsible for all costs of moving if required to move for the reason given in this Subsection. If the Tenant fails to move, the Housing Authority may terminate the Lease. Refusal or repeated failure to comply with any such rule or regulation shall constitute good cause for termination of this Lease by the Housing Authority and for eviction of Tenant in accordance with Section 3 of this Lease. A tenant who, without good cause (as defined in the ACOP), fails to transfer to the designated unit within seven (7) days after being notified by the Housing Authority that one is available will be determined to be in violation and subject to termination of this Lease. In addition, the tenant may be subject to termination of any tenant-initiated transfer request and may incur any fees/surcharges approved by the Housing Authority and listed in the ACOP.~~

Y. **7. Energy Conservation:** Shall ensure all household members and guests cooperate with energy conservation, recycling, and/or other environmental initiatives implemented by the Housing Authority.

Section 8: HOUSING AUTHORITY'S ~~AUTHORITY'S~~ RESPONSIBILITIES:

- A. **Rent Collection:** The Housing Authority agrees to accept rental money without regard to any other charges owed by the Tenant to the Housing Authority and to seek separate legal remedy for the collection of any such charges which, from time to time, may become due to the Housing Authority from the Tenant. The Housing Authority shall first apply any payment made by a tenant toward rent before applying any payment toward late payments, damages, legal costs, or other fees, including attorney fees.

B. Maintenance:

1. The Housing Authority shall maintain the buildings and common areas and grounds of the project in a decent, safe, and sanitary condition in conformity with the requirements of local housing codes and applicable HUD rules and regulations of the Department of Housing and Urban Development.
- 1.2. The Housing Authority shall maintain in good and safe working order and condition electrical, plumbing, sanitary, heating, ventilating, and other facilities and appliances, including elevators, supplied or required to be supplied by the Housing Authority.
- 2.3. The Housing Authority will provide and maintain appropriate receptacles and facilities (except containers for the exclusive use of an individual tenant family) for the deposit of ashes, garbage, rubbish, and other waste removed from the dwelling unit by the tenant in accordance with Section 6.7 of this Lease.
- 3.4. The Housing Authority shall provide running water, and reasonable amounts of hot water, and reasonable amounts of heat at appropriate times of the year (according to local custom and usage) except where the building that includes the dwelling unit is not required by law to be equipped for that purpose, or where heat or hot water is generated by an installation within the exclusive control of the tenant and supplied by a direct utility connection.
- 4.5. The Housing Authority shall make all necessary repairs to the unit with reasonable promptness at its own cost and expense, except as otherwise provided in this Lease.
- 5.6. If the dwelling unit is rendered uninhabitable, the tenant shall immediately notify the Housing Authority. The Housing Authority shall be responsible for repair of the unit within a reasonable time. If the tenant, household members, or guests caused the damage, the reasonable costs of the repairs shall be charged to the tenant and/or the Lease will be terminated.
- 6.7. The Housing Authority shall offer standard alternative accommodations, if available, when the necessary repairs cannot be made within a reasonable time. The Housing Authority shall make a provision for rent abatement in proportion to the seriousness of the damage and loss in value if repairs are not made within a reasonable time. No abatement of rent shall occur if the tenant rejects the alternative accommodations or if the tenant, tenant's household, or guests caused the damage.

c. **8. Lease Bifurcation:** The Housing Authority agrees to consider lease bifurcation, as provided in 24 CFR 5.2009, in circumstances involving domestic violence, dating violence, sexual assault, or stalking as identified in 24 CFR part 5, subpart L. If the Housing Authority chooses to bifurcate this Lease, no assistance will be given for an individual who does not meet public housing eligibility, and 24 CFR 5.508(h)(2) applies to submission of evidence of citizenship or eligible immigration status.

Section 9: INSPECTION/REPAIR-

A. **Initial Inspection:** Tenant agrees that prior to moving into premises, Tenant and/or Tenant's Tenant's representative will inspect the premises jointly with a Housing Authority representative, and that Tenant will sign the inspection report stating the conditions of the premises and the equipment in it. A copy of such the inspection report signed by both parties shall be given to the Tenant following the inspection, and a signed copy shall be retained in the Tenant's Tenant's file. The Tenant has the right to amend the inspection statement within five (5) business days after taking possession of the premises if defects are discovered which were not found in the original inspection and which did not arise because of Tenant's Tenant's failure to abide by Subsection 6 Section 7 of this Lease.

~~C.B.~~ **Vacate Inspection:** When the Tenant vacates, the Tenant and/or ~~Tenant's~~ Tenant's representative may join the representative of the Housing Authority in an inspection of the premises.

C. Annual and Special Inspections: Tenant agrees that ~~a representative~~ representatives of the Housing Authority will be permitted to enter the premises whenever reasonably necessary, for the purpose of examining the conditions thereof ~~or~~ for making improvements or repairs, ~~or~~ for extermination, or to show the premises for leasing. In addition, the Tenant agrees that the unit ~~shall~~ will be made available for inspection by ~~the Department of Housing and Urban Development (HUD)~~ or its agent and the Housing Authority as necessary in conjunction with ~~the HUD's annual~~ inspection of Housing Authority properties.

D. Notification of Entry: Entry may be made only during reasonable hours after at least two (2) ~~days~~ days prior notice in writing to the Tenant of the date, time, and purpose, except that the Housing Authority shall have the right to enter the premises without prior notice to the Tenant if the Housing Authority reasonably believes that an emergency exists or that abandonment has occurred. The Tenant will not unreasonably withhold permission to the Housing Authority, ~~or~~ or HUD (or its agent) to enter the premises for the purposes stated. In the event that the Tenant and all adult members of the ~~Tenant's~~ Tenant's household are absent from the premises at the time of entry, the Housing Authority shall leave on the premises a written statement specifying the date, time, and purpose of entry ~~prior to~~ before leaving the premises. Tenant further agrees that, upon proper notification, the ~~dwelling~~ unit shall be made available and be properly organized for required repairs and/or extermination. Repeated failure to meet this requirement may be cause for Lease ~~termination of the Lease~~.

9.—Section 10: GRIEVANCE PROCEDURE. ~~The Housing Authority shall notify the Tenant of the specific grounds for any proposed adverse action (such proposed action~~

Access to the Grievance Procedure shall be available to any Tenant who believes (1) that the Housing Authority's action or failure to act adversely affects the Tenant's rights under this Lease, or (2) that the Housing Authority's application of its regulations or policies adversely affects that Tenant's rights, duties, welfare, or status. Such "adverse action" includes, but is not limited to, a notice of rent change, a proposed Lease termination, transfer of the Tenant to another unit, imposition of charges for maintenance and repair, or for excess consumption of utilities). ~~This notice of adverse action. The Housing Authority shall inform~~ notify the Tenant, ~~where applicable, of the right to ask~~ specific grounds for ~~a grievance hearing.~~ #any proposed adverse action. The Grievance Procedure provides the Tenant believes (1) that Housing Authority's action or failure to act adversely affects the Tenant's rights under the Lease; or (2) that the Housing Authority's application of its regulations or policies adversely affects that Tenant's rights, duties, welfare or status, the Tenant shall have the right an opportunity to present ~~a complaint to~~ and settle their grievance informally with the Housing Authority and, if not satisfied with the Housing Authority's proposed disposition, to have request a formal grievance hearing with a reasonable review of that complaint by Hearing Officer. ~~The Housing Authority, if the complaint is personally presented to the appropriate Area Office within ten (10) business days of the Housing Authority's action or failure to act or application of regulations or policies which is the basis of the Tenant's complaint. If the Tenant is dissatisfied with the Housing Authority's proposed disposition of the complaint, the Tenant shall have the right to a subsequent hearing according to the Housing Authority Grievance Procedure. The Housing Authority shall establish a list of Hearing Officers through an advertised call for qualified individuals. The Housing Authority shall assign Hearing Officers to hear individual Tenant grievances and hold all grievance hearings in accordance with the procedures and policies set forth in the Housing Authority's Grievance Procedure included in the ACOP.~~

~~At the time of the informal discussion on the Tenant's complaint and additionally thereafter in writing, the Tenant will be informed of (1) the specific reason(s) for the Housing Authority's action or failure to act which is the source of the Tenant's complaint; (2) of the Tenant's right to a subsequent hearing if Tenant is dissatisfied with the Housing Authority's proposed disposition of the complaint; and (3) of the procedures by which such a grievance hearing may be obtained.~~

~~Any grievance hearing shall be held in accordance with the procedures and requirements of the Grievance Procedure which is in effect at the time such grievance arises, which Grievance Procedure is posted in each Area Office of the Housing Authority and is incorporated herein by reference.~~

10-Section 11: REASONABLE ACCOMMODATION FOR PERSONS WITH DISABILITIES

For all aspects of ~~the~~this Lease and Grievance Procedure, a person with disabilities shall be provided with reasonable accommodation to the extent necessary to provide such person with an opportunity to use and occupy the ~~dwelling~~-unit equal to a non-disabled family.

A Tenant may, at any time, request reasonable accommodation of a disability of a household member, including reasonable accommodation so that the Tenant can meet Lease requirements or other requirements of tenancy. A Tenant making such a request should obtain from their Area Office a copy of the Housing Authority's Request for Reasonable Accommodation Form.

11-Section 12: REPRESENTATIONS AND WAIVERS

The failure of the Housing Authority to insist on strict performance of any term of this Lease shall not be considered a waiver or relinquishment of the right to subsequently require strict performance of that or any other term. All terms and conditions shall at all times continue in full force and effect. The rights and remedies given to the Housing Authority under these terms are distinct, separate, and cumulative and not one of them whether exercised or not shall be deemed to be to the exclusion of any other.

Acceptance of rent at any time by the Housing Authority shall not be construed to be a waiver of any preceding or existing breach of ~~the~~this Lease other than the failure of the Tenant to pay the particular rent so accepted. In cases of non-payment of rent or charges, the deposit of the disputed rent or charges into escrow shall not be deemed to be an acceptance by the Housing Authority of the rent so deposited.

12-Section 13: ATTORNEYS' FEE AND COURT COSTS

In the event any dispute arises in connection with this Lease and a lawsuit is filed in State Superior Court, the prevailing party shall be entitled to recover its reasonable attorneys' fees and court costs incurred in that legal proceeding. Neither party is entitled to recover its attorneys' fees incurred in participation in the Grievance Procedure, including the formal grievance hearing with a Hearing Officer.

Section 14: AMENDMENTS AND CHANGES TO RULES AND REGULATIONS

The Housing Authority may amend its schedules for charges for services and repairs as well as its rules and regulations, which are otherwise incorporated herein by reference, by giving the Tenant not less than thirty (30) ~~days~~days' notice of the same. Resident Organizations will also be given thirty (30)~~days~~ days' notice to comment on proposed changes to the ~~Dwelling~~-Lease or Grievance Procedures. In addition, the Housing Authority will give thirty (30)~~days~~ days' written notice whenever there is a revision in the system for calculating ~~utility allowances~~the Energy Assistance Supplement (EAS). Regular ~~utility allowance~~EAS adjustments due to rate changes will be implemented as soon as administratively feasible without Tenant comment. Said notice shall be given by either or both of the following: (1) the notice may be delivered directly or mailed to the Tenant; or (2) posted in at least three [3] conspicuous places within each structure or building in which the affected ~~dwelling~~-unit is located, as well as in a

conspicuous place at ~~each~~the Area Office. The Tenant shall be afforded an opportunity within the thirty-day period to present written comments which shall be taken into account by the Housing Authority prior to the proposed modification or amendment ~~becoming~~becomes effective.

Change in the Lease document, other than rent, family composition, or special waiver change, shall be documented by execution of a new Lease or amendment to the existing Lease. At least sixty (60) days prior to the proposed effective date of the new Lease, the Housing Authority will notify the Tenant of any changes in the Lease and offer the Tenant the new Lease or Amendment to the existing agreement. The Tenant may accept the changed terms and conditions by signing the new Lease or Amendment to the existing agreement and returning it to the Housing Authority within the time period provided ~~for acceptance by the Tenant.~~ The new Lease or Lease Amendment will be signed and dated by both the Housing Authority and the Tenant. Failure of the Tenant to accept, sign, and return the offered revision of the Lease shall be deemed to be good cause for termination of the Tenant's tenancy, and the Housing Authority shall terminate the Lease agreement and the Tenant and Tenant's household shall be required to vacate from the unit.

Changes in ~~rent~~, household composition, and special waivers shall be accomplished by a written Rider to the Lease, executed by both parties. Changes in rent determined as a result of a Recertification, Interim, or Special Review under Section 6 of this Lease shall be accomplished by written notice delivered directly or mailed to the Tenant.

13-Section 15: SEVERABILITY

~~—~~If any provision of this Lease or the application thereof to any person or circumstance is held invalid, the invalidity shall not affect other provisions or application of the Lease, which can be given effect without the invalid provision or application. To this end, the provisions of this Lease are severable.

Tenant Date

Tenant Date

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, ~~WASHINGTON~~**

By: _____
Manager Date

HOUSING AUTHORITY OF THE COUNTY OF KING**GRIEVANCE PROCEDURE****I. PURPOSE**

~~The purpose of this document is to set forth the requirements, standards, and procedures for the handling and review of Tenant Grievances presented to the Housing Authority of the County of King, Washington ("Housing Authority" or "KCHA"). The Grievance Procedure is established to ensure a~~ assure the Housing Authority ~~Tenant has the opportunity for a~~ reasonable review, and if requested, a hearing with respect to an individual ~~on~~ Tenant dispute ~~complaints regarding a KCHA~~ the Housing Authority's ~~action (or failure to act) involving the in such a way that affects that~~ Tenant's rights under the lease or with the Housing Authority or Housing Authority application of its regulations ~~which~~ or policies which the Tenant believes to ~~adversely affect the individual Tenant's rights, duties, welfare or status. The Grievance Procedure set forth herein~~ has been adopted by the Board of Commissioners of the Housing Authority and is incorporated by reference in all dwelling leases between the Housing Authority and its Tenants.

Copies of the Grievance Procedure shall be ~~provided~~ furnished to each Tenant and ~~to~~ all resident organizations. ~~In addition, KCHA~~ The Housing Authority shall provide at least ~~thirty~~ {30} days' notice to Tenants and Resident Organizations ~~of~~ setting forth any changes to the Housing Authority's Grievance Procedure and ~~provide~~ providing opportunity to submit written comments regarding the proposed changes. Comments submitted shall be considered by the Housing Authority before adoption of any Grievance Procedure ~~change~~ Changes.

II. DEFINITIONS

For the purpose of handling and reviewing all individual Tenant complaints, the following definitions ~~apply~~ are applicable:

A. "Area Office" means the management office for the property in which the Complainant resides.

B. "Complainant" means any Tenant presenting a complaint or dispute to the Housing Authority, or at one of the Area Offices, to be handled or reviewed in accordance with the procedures set forth below. The Complainant may also be referred to as "Tenant".

~~A-C.~~ "Grievance" means ~~shall mean~~ any complaint or dispute which an individual Tenant (residing in a Housing Authority-owned dwelling unit assisted under the U.S. Housing Act of 1937) may have with respect to a Housing Authority action or failure to act which affects that Tenant's lease or with respect to Housing Authority regulations which a

Tenant believes adversely affect ~~their~~that tenant's rights, duties, welfare, or status. Examples include, but are not limited to, a proposed lease termination, transfer of the Tenant to another unit, or imposition of charges for maintenance, ~~and~~ repair, ~~or for~~ excess consumption of utilities.

~~B. "Complainant" shall mean any Tenant presenting a complaint or dispute to the Housing Authority, or at one of the Area Offices, to be handled or reviewed in accordance with the procedures set forth below.~~

~~C.D.~~ "Hearing Officer" means an impartial ~~shall mean a~~ person (or persons) selected by the Housing Authority appointed in accordance with Section V below ~~6 hereunder~~ to hear a Grievance and render a decision.

~~E.~~ "Regional Manager" means a representative of the Housing Authority assigned to oversee the operations and management of one of KCHA's property management regions.

~~D.F.~~ "Resident Organization" includes a resident management corporation, Resident Advisory Committee, and/or KCHA--recognized resident council.

~~E.G.~~ "Tenant" means an ~~shall mean the~~ adult person ~~(s)~~ (other than live-in attendants):

1. Who resides in the unit, and who executed the lease with the Housing Authority, or, if no such person now resides in the unit,
2. Who resides in the unit, and who is the remaining head of household of the tenant family residing in the dwelling unit.

III. APPLICABILITY

This procedure ~~applies~~shall be applicable to all ~~individual Tenant~~ Grievances ~~as defined in Section 2~~, except as stated below:

A. The Grievance Procedure ~~does~~shall not ~~apply~~be applicable to disputes between Tenants or to class grievances against the Housing Authority.

B. The Grievance Procedure is not ~~be to~~ be used as a forum for initiating, negotiating, or reviewing policies established by the Housing Authority Board of Commissioners.

The Grievance Procedure will not affect any rights the Complainant may have to a trial de novo or judicial review in any judicial proceedings.

IV. ~~INFORMAL SETTLEMENT OF GRIEVANCE~~

~~Any Grievance shall first be presented, either orally or in writing, to the appropriate Area Office of the Housing Authority so that the Grievance may be discussed informally by the~~

~~Complainant and the Manager of the Area Office involved and settled, if possible, without a hearing.~~

IV. STEPS OF THE GRIEVANCE PROCEDURE

A. STEP 1: Present the Grievance

All Grievances ~~must~~shall be personally presented, either orally or in writing, to the ~~Area~~appropriate office within ~~ten (10)~~ business days of the date of the receipt of the notice of the Housing Authority's proposed adverse action (or ~~of~~ the date of the Housing Authority's alleged failure to act), ~~except in the case of a 14-day notice for termination of a tenancy for nonpayment of rent or a 3-day notice for any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises of other residents or employees of the Housing Authority, or a 3-day notice for any drug-related criminal activity in which event the Grievance must be presented within three (3) business days of the receipt of the notice to forestall service of a Summons and Complaint.~~

~~Failure to request the informal review with the exception of the Housing Authority's proposed actions that relate to termination of a tenancy. In the cases where the Housing Authority's proposed actions relate to the termination of a tenancy, the Tenant's Grievance must be presented, either orally or in writing, to the appropriate Area Office within the time set forth in the termination of tenancy notice the Housing Authority served on Tenant.~~

~~Failure to present a Grievance~~Manager within the above time limits will result in the Complainant forfeiting any further rights to have their grievance heard; ~~if within the Housing Authority's internal grievance procedure; provided~~, however, ~~that if~~ the Complainant establishes to the Regional Manager's satisfaction ~~of the Hearing Officer~~ that the failure to comply with this requirement was for good cause, the Regional Manager~~hearing Officer~~ may ~~choose~~select to proceed with an informal meeting as set forth in Step 2, below. "Good cause" is defined as an unavoidable conflict that prevented the Complainant from presenting their grievance within the time limit provided. KCHA may request documentation of the good causea formal grievance hearing.

B. STEP 2: Informal Settlement of the Grievance:

The Regional Manager will meet with The Complainant so that the Grievance may be discussed informally and settled without a hearing. During the~~and the Manager shall attempt to resolve the complaint or dispute at this~~ informal meeting~~discussion~~. The Complainant and the Regional Manager may each have a maximum of three ~~(3)~~ other ~~people~~persons in attendance at the ~~meeting~~informal discussion. After the meeting, the Regional Manager ~~will~~shall write a detailed summary of account of the meeting, ~~shall send the original account to the Tenant with a copy to the meeting which includes: Tenant's representative, if requested, and place a copy in the Tenant's file stating:-~~ (1) the date of the meeting; (2) the pertinent facts discussed; (3) the names of the participants; (4) the proposed disposition of the Grievance and reasons therefor~~complaint~~; and (5) an attached

copy of the Grievance Procedure that specifies the procedures by which a hearing may be obtained ~~if, including the date by which a written request for a hearing must be received, if~~ the Complainant is not satisfied with the Regional Manager's~~Housing Authority~~ proposed disposition.

This ~~summary account of the proceedings, along with a copy of the Grievance Procedure~~ shall be sent to the Tenant~~Complainant~~ within ~~five~~three (3) business days after the meeting. A copy will also be retained in the Tenant file~~The procedures for obtaining the formal grievance hearing are set forth in Section 5 below.~~

C. STEP 3: Grievance Hearing

Once the Complainant receives the Regional Manager's summary of the meeting, if not satisfied with the proposed disposition the Complainant may request a hearing.

V. PROCEDURE TO OBTAIN A Hearing

1. **Request for a Hearing.** ~~The Complainant must submit a written request for a hearing to the Area Office within five (5) business days of after the receipt of the~~ Regional Manager's summary account of the informal meeting proceedings prepared pursuant to Subsection B~~Section 4~~ above. ~~Receipt is defined as the earlier date of actual delivery to a member of the or tenant household, or, when the documents are sent by mail, five -eight (8) days from the date of proper mailing. (properly addressed, postage prepaid) of the Manager's account of the proceedings.~~ The written request ~~must~~shall specify: (1) the Grievance; (2) the reasons for the Grievance; and (3) the action or relief sought.

~~The Tenant's request for a grievance hearing will be dated immediately upon receipt at the appropriate Area Office and placed in the Tenant's file (together with the summary of the informal meeting). filed with a copy of the account of the informal discussion and a copy of the letter to the Tenant in the Tenant's file. After the hearing is completed, a copy of these documents, along with the written decision of the Hearing Officer, will be placed in a separate grievance hearing file marked with the date of hearing. All names and identifying references shall be deleted from said file.~~

2. **Failure to Request a Hearing.** ~~If the Complainant does not request a hearing in the manner described provided in Subsection 5.A. above, the Housing Authority's disposition of the Grievance under Section IV.B above, will 4 shall become final. However, ; provided, however, that the failure to request a hearing does shall not constitute a waiver by the Complainant of the right thereafter to contest the disposition~~Housing Authority's action in disposing of the Grievance complaint in an appropriate judicial proceeding.

~~C. **Amounts Owed.** No grievance hearing may be scheduled on any grievance involving rent which the Housing Authority claims is past due until the Complainant pays to the Housing Authority an amount equal to the undisputed part of the rent that is the subject of the dispute. If a grievance does not involve rent, payment of the rent must be made in the normal manner without regard to the pending grievance hearing. In all cases, the undisputed portion of the rent must remain current until the decision of the Hearing Officer is announced and the Tenant shall be obligated to continue paying rent until the rented premises are vacated as set forth in the Tenant's lease with the Housing Authority.~~

3. **Scheduling of Grievance Hearings.** ~~The Hearing Officer will schedule the Grievance When Tenant has satisfied the requirements of Subsections A and C of this Section, a hearing shall be scheduled by the Hearing Officer within a reasonable time, no sooner than seven (7) calendar days but no later than fifteen (15) business days, following after receipt by the Tenant's properly submitted Area Office of the request as detailed for hearing specified in Section IV.C(1)5 above. Extension of this, the time limit must be agreed to in writing by both parties. The and place of the hearing will be reasonably convenient both to the Complainant and to the Housing Authority. Extension of this time limit shall be agreed to in writing by both parties. The Tenant and the Housing Authority shall be given written notice of the time, the place, and the procedures governing the hearing, such notices to be delivered to both the Housing Authority and to the Tenant personally, or sent by first class mail, postage prepaid, properly addressed to the Housing Authority Area Office and to the Tenant at the premises.~~

VI.V. SELECTION OF HEARING OFFICER

- A. For grievances involving a charge under \$100, the Hearing Officer will be an impartial employee of the Housing Authority who was not involved in the original decision.
- B. For all other grievances, The Hearing Officer will be an impartial person who ~~is~~ not ~~be~~ an officer, employee, agent, or tenant of the Housing Authority. In these cases, the following applies:
 - 1. The Hearing Officer will be selected from a list of qualified individuals established by the Housing Authority in response to ~~an advertised~~ request for services. ~~The Housing Authority's bid proposal. Said list of Hearing Officers will behave previously been~~ presented to ~~the Resident Advisory Board residents and resident organizations~~ for their review and comment. Individuals selected for this list of ~~rotating~~ Hearing Officers need not be legal professionals, but must be able to show sufficient ~~will have successful prior~~ experience and training in the areas of Housing Authority regulations as a hearing officer, an arbitrator approved by the American Arbitration Association or Federal Mediation and Landlord Tenant law Conciliation Service, a judge or chair of quasi-judicial hearings as well as proven

experience in effectively communicating findings and conclusions both orally and in writing.

2. The Housing Authority reserves the right to pay ~~the~~ Hearing ~~Officers~~ Officer a stipend for ~~their~~ his/her services and to provide training on such areas as the grievance procedure, dwelling lease requirements, and other related policies.

~~VII.~~ VI. **ACCOMMODATION OF PERSON WITH DISABILITIES**

- A. At any time during the Grievance process, a Complainant may request reasonable accommodation of a handicap or ~~/~~ disability of a household member, including reasonable accommodation so that the Complainant can meet lease requirements or other requirements of tenancy.
- B. The Housing Authority shall provide reasonable accommodations for persons with disabilities to participate in the Grievance process. ~~-~~ Reasonable accommodation may include but is not limited to ~~-~~ qualified sign language interpretation, readers, and accessible locations.
- C. If the Complainant is visually impaired, any notice to the Complainant ~~that~~ which is required as part of the Grievance procedure will ~~shall~~ be in an accessible format.

~~VIII.~~ VII. **PROCEDURES GOVERNING THE GRIEVANCE HEARING**

- A. The Complainant will ~~shall~~ be afforded a fair hearing providing the basic safeguards of due process which includes ~~shall include~~:
 1. The opportunity to examine before and during the hearing ~~and, at the expense of the Complainant, to copy~~ all documents, records, and regulations of the Housing Authority directly relevant to the grievance hearing. The Complainant shall be allowed to copy any such document at their own expense. Any document not ~~identified and~~ made available for examination upon request by ~~to~~ the Complainant upon reasonable request may not be used by the Housing Authority at the hearing;
 2. The right to be represented by counsel or any other person designated by Complainant as Complainant's representative, and to have such person make statements on the Complainant's behalf;
 3. The right to a private hearing unless the Complainant requests a public hearing;
 4. The right to present evidence and arguments ~~argue~~ in support of the Tenant's complaint, to contest evidence or information relied on by the Housing Authority, and to confront or cross-examine all witnesses upon whose testimony or information the Housing Authority relies; and

5. A ~~written~~ decision based solely and exclusively upon the facts presented at the hearing, ~~and that includes a statement of the reasons for the determination.~~
- B. The Hearing Officer may render a decision without proceeding with the hearing if it is determined~~the Hearing Officer determines~~ that the issue raised by the Grievance has been the subject of a decision in a previous proceeding ~~that~~which provided the Complainant procedural safeguards at least equal to those required herein.
- C. If either the Complainant or the Housing Authority fails to appear at a scheduled hearing, the Hearing Officer may continue the hearing for a period of no more than~~not to exceed~~ five ~~(5)~~ business days for documented good cause (as defined in Section IV.A above) or may determine that the non-appearing party has waived the right to a hearing. Both the Complainant and the Housing Authority shall be notified of the decision of the Hearing Officer, ~~provided, however, that a~~ determination that the Complainant has waived the right to a hearing ~~does~~shall not constitute a waiver of any right the Complainant may have to contest the Housing Authority's disposition of the Grievance in an appropriate judicial proceeding.
- D. At the hearing, the Complainant will first explain why he or she~~they~~ thinks that the Housing Authority action was incorrect and why they are entitled to the relief sought. Afterwards, the Housing Authority shall present its reason for taking or failing to take the action that is in dispute ~~followed by the Tenant's explanation for why he or she thinks that the Housing Authority action or failure to act was incorrect.~~ Either party will have the opportunity to rebut the information presented during the hearing, including the right to confront and cross-examine witnesses.
- E. All hearings shall be conducted informally by the Hearing Officer, ~~and both~~ Oral and documentary evidence pertinent to the facts and issues raised by the Grievance may be received ~~regardless of~~without regard to whether such evidence would be admissible in a ~~under the rules of evidence applicable to~~ judicial proceeding~~proceedings~~. Irrelevant and unduly repetitive evidence ~~will~~shall be excluded. Challenges to the admissibility of evidence shall be determined solely by the Hearing Officer in their~~its~~ reasonable discretion. The Hearing Officer shall require everyone in attendance~~the Complainant, the Housing Authority, counsel and other participants or spectators~~ to conduct themselves in an orderly fashion. Failure to comply with the directions of the Hearing Officer may result in exclusion from the proceedings, in a decision adverse to the interests of the disorderly party, or in such other relief as the Hearing Officer ~~shall~~ reasonably determines~~determine~~.
- F. The Complainant or Housing Authority may arrange in advance~~—~~ and at the expense of the party making the arrangement ~~—~~, for the reporting or recording of all or any part of the proceedings at a hearing. A copy of such reporting~~If proceedings at a hearing are reported or recording will~~recorded, the record so made shall be made reasonably available to either party upon request at their own~~with the~~ expense.

The Housing Authority will comply with HUD's "Final Guidance ~~of reviewing or copying the record of a hearing~~ to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons" issued on January 22, 2007 ~~be paid by the party requesting the review or copy.~~

IX.VIII. DECISION OF THE HEARING OFFICER

- A. The Hearing Officer shall prepare a written decision, stating the findings of fact and conclusions upon which the result is based, within ~~a reasonable time after the hearing, but not exceeding ten (10)~~ business days of the hearing. Copies. ~~A copy~~ of the decision ~~will~~shall be sent to the Complainant and to the Housing Authority ~~in the same manner as in Section 5.~~ The Housing Authority shall retain a copy of the decision in the Tenant's folder. ~~A log~~copy ~~of such decision with all hearing officer decisions will be names and identifying references deleted may also be kept in a file~~ maintained by the Housing Authority and made available upon request of the hearing officer, for inspection by prospective Complainant~~Complainants, their representatives, or a prospective Complainant's representative(s).~~ ~~by subsequently appointed Hearing Officers.~~
- B. The decision of the Hearing Officer shall be binding on the Housing Authority which shall take ~~(all actions, or refrain from)~~ any actions, necessary to carry out the decision unless the Housing Authority's Board of Commissioners determines within a reasonable time, not to exceed ~~thirty (30)~~ days, and promptly notifies the Complainant in writing of its determination, that:
1. The Grievance does not concern the Housing Authority's action or failure to act in accordance with or involving the Complainant's lease or Housing Authority regulations, ~~in a way~~ which adversely ~~affects~~affected the Complainant's rights, duties, welfare, or status; or
 2. The decision of the Hearing Officer is contrary to applicable Federal, state, or local ~~law; laws, to~~ the United States Housing Act of 1937, as amended; ~~to~~ Department of Housing and Urban Development (HUD) regulations or regulation and requirements; ~~to~~ the Housing Authority's regulations and policies; ~~or~~ requirements of the Annual Contributions Contract between HUD and the Housing Authority in effect on the date of the hearing.
- C. A decision by a Hearing Officer or Board of Commissioners in favor of the Housing Authority, ~~or~~ which denies the relief requested by the Complainant in whole or in part, ~~will or a determination by the Housing Authority Board of Commissioners under Subsection 9.B., paragraphs 1., and 2. shall~~ not constitute a waiver of, nor affect in any manner whatever, any rights the Complainant may have to a trial de novo or judicial review in any judicial proceedings, which may ~~later~~thereafter be brought in the matter.

X.IX. IMPACT UPON PROPOSED ADVERSE ACTIONS/EVICTION ACTIONS

- A. In the case of proposed adverse actions other than a proposed lease termination, the Housing Authority shall not take the proposed action until the time for the Tenant to request a grievance hearing has expired, and (if a hearing was timely requested by the Tenant) the grievance process has been completed.
- B. If the Grievance involves a Housing Authority notice of termination of tenancy (including any concurrently served notice to vacate required under state or local law), the tenancy shall not terminate until the time for the Tenant to request a grievance hearing has expired, and (if a hearing was timely requested by the Tenant) the grievance process has been completed.
- ~~C. After completion of the grievance procedure, an unlawful detainer action will commence if the Tenant does not voluntarily vacate in accordance with the decision of the Hearing Officer.~~

EXHIBIT O - SCHEDULE OF ~~MAINTENANCE~~TENANT CHARGES

~~CHARGE POLICY~~

In order to standardize charges to tenants for ~~similar maintenance~~ services rendered by management, this uniform charge schedule will be used. All other charges not specifically included in the schedule will be based upon the actual cost of materials plus labor at the current labor pay rate-

as listed below. Overtime charges may apply to emergency after hour calls at the rate of time and a half (or double if it falls on a holiday) based on the labor rates listed below. Tenant shall pay reasonable charges (as outlined herein) for the repair of damages to the dwelling unit or to the project (including damages to buildings, facilities, or common areas) caused by the tenant, a member of the household or a guest; and/or whenever repair or replacement is necessitated for reasons other than normal wear and tear.

In cases where the cost of repair is greater than the cost of replacement, the replacement cost will apply. In instances where items have an established life cycle and the cost of repair is greater than the cost of replacement, the tenant will be charged for the unused portion of the life cycle as stated in Section V.

Whenever referred to in this policy, "Actual Costs" will be the current actual cost of materials and labor needed to repair or replace each item. Labor charges will be assessed for the actual time worked, and do not include travel time by the maintenance staff ~~member~~person. The minimum time charged for work completed during normal business hours will be one-half hour. Any repairs required after normal working hours will have a minimum charge of one (1) hour at the overtime or holiday labor rates outlined in Sections I, II, and III whenever damages are due to reasons other than normal wear and tear.

PROCEDURE

Work Orders Charged To Tenants

Any maintenance work to be charged to a tenant will be plainly marked ~~with the word "Charge" across the front of the work order. This as charged.~~ All completed work orders will be ~~done~~assessed by the portfolio management office ~~staff before assigning the work to the maintenance employee, or in some cases by the maintenance employee.~~ The management office staff will enter all charges and forward a copy of all work orders to the Regional Manager for review. ~~The property management office that~~ will post all applicable charges to the tenant's account and file the work order. ~~Finally, management in the resident's file. Property Management staff~~ will send a copy notification of the charge charged work order to the resident.

~~I. CHARGES FOR EXTRA PAINTING, CLEANING, AND WALLPAPER OR DECAL REMOVAL~~

~~A. Extra Painting Charge:~~

~~Where the need for painting all or part (including "touch-up") of a unit exists within a two-year charge period, due to reasons other than normal wear and tear, the tenant will be charged a pro-rated share of the direct cost of the painting. The prorated cost will be based on the unexpired portion of the painting cycle calculated to the nearest quarter year. In cases of severe damage, actual costs will be charges to the tenant and justification of the costs will be attached to the work order.~~

CHARGE SCHEDULE FOR PAINTING

Months Occupied	0-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24
Percent Payable by Tenant	100%	90%	80%	70%	60%	50%	40%	20%
LIVING ROOM (walls only)	\$56	\$51	\$45	\$39	\$34	\$28	\$23	\$11
LIVING ROOM (complete)	\$71	\$64	\$57	\$50	\$43	\$36	\$29	\$14
BEDROOM / DINING (each) (complete)	\$47	\$42	\$38	\$33	\$28	\$24	\$19	\$9
BEDROOM / DINING (each) (walls only)	\$39	\$35	\$31	\$27	\$23	\$20	\$16	\$8
KITCHEN / UTILITY (complete)	\$67	\$60	\$53	\$47	\$40	\$33	\$27	\$13
BATHROOM (complete)	\$30	\$27	\$24	\$21	\$18	\$15	\$12	\$6
HALLS (per floor)	\$28	\$25	\$22	\$19	\$17	\$14	\$11	\$6
STAIRWELLS (townhouse only)	\$28	\$25	\$22	\$19	\$17	\$14	\$11	\$6

~~B. — Extra Cleaning Charge (Wall Washing)~~

~~All Charges for wall washing will be calculated based on the actual time involved at the current labor pay rate, plus the actual cost of materials used.~~

~~C. — Cleaning of Ranges:~~

~~All charges for range/oven cleaning will be calculated based on the actual time involved at the current labor pay rate, plus the actual cost of materials used.~~

~~D. — Cleaning of Refrigerators~~

~~All charges for refrigerator cleaning will be calculated based on the actual time involved at the current labor pay rate, plus the actual cost of materials used.~~

~~E. — Extra Cleaning — Janitorial~~

~~Any charges for janitorial work necessitated by reasons other than normal wear and tear that are not covered in the Authority's policy, or that require an amount of time in excess of that listed in the policy charged based on the actual maintenance time involved at the current labor pay rate.~~

~~F. — Removal of Wallpaper/Decals~~

All charges for removal of wallpaper and/or decals will be calculated based on the actual time involved and the current labor pay rate.

II. CHARGE SCHEDULE FOR GLASS REPLACEMENT

Window glass replacement charges will be based on the actual cost of the glass plus the cost of the labor required for replacement. All labor costs will be calculated using the current labor pay rate.

III. CHARGE SCHEDULE FOR DRAPE REPLACEMENT AND CLEANING

When Authority-supplied drapes, blinds, or mini-blinds must be cleaned, the tenant shall be charged an amount equal to the amount the Authority incurs in cleaning the drapes, blinds, or mini-blinds.

When Authority-supplied drapes, blinds, or mini-blinds must be replaced, costs charged to the tenant for drape, blinds, or mini-blinds replacement will be based on the replacement cost of the drapes, blinds, or mini-blinds and a prorated life cycle of six years.

Charges For Damage To Dwelling Equipment

I. CHARGES FOR MAINTENANCE/REPAIR/PAINTING

Charges for Maintenance/Repair/Painting items will be assessed based on the actual time to complete the work, which, in turn, will be based on the current hourly wage approved by the Department of Housing and Urban Development (HUD). Additional costs may be incurred for any materials or supplies needed to complete the repair. Hourly wages are adjusted yearly and will be posted in the Property Management offices. Please note, these rates are subject to change as mandated by HUD.

II. CHARGES FOR PAINTING

Charges for painting a unit will be assessed if there are damages outside of normal wear and tear and would include additional painting effort required as a result of items such as (but not limited to): holes in walls, removal of crayon/ink/paint added by resident(s) and/or removal of residue from smoking and/or candles. In such cases, charges for painting required will be assessed in addition to those applicable charges to repair/clean the wall surface. Painting charges will be assessed based on the labor rates listed in Section I.

III. CLEANING CHARGES FOR VACATED UNITS

Cleaning charges will be assessed for the actual time spent cleaning a vacated unit and will be based on the current hourly wage approved by HUD. Additional costs may be incurred for any materials or supplies needed to complete the repair, based on their actual costs. Hourly wages are adjusted yearly and will be posted in the Property Management offices. Please note, these rates are subject to change as mandated by HUD.

IV. CHARGES FOR CLEANING AND LANDSCAPING

Charges for Landscaping and Cleaning where the resident is not exempt from performing this work will be based on the current hourly rate for a Landscape/Cleaner and the actual cost of materials and supplies. Hourly wages are adjusted yearly and will be posted in the Property Management offices. Please note, these rates are subject to change as mandated by HUD. Exceptions to these types of charges may be allowed based on approved Reasonable Accommodation requests.

V. CHARGES FOR DAMAGE TO DWELLING EQUIPMENT

(Ranges, Hot Water Tanks, Refrigerators, Heaters, etc--.)

Because of the great variety of replacement parts and the variation in the extent of damages that are possible, all charges for damages ~~to~~or repair of dwelling equipment will be based on the actual cost of the part(s) needed for repair and the actual labor involved at the current labor ~~rate~~rates listed in Section I of this policy. Please note, these rates are subject to change as mandated by HUD. The determination regarding whether or not dwelling equipment needs to be replaced rather than repaired will be based on the life expectancy chart below.

EQUIPMENT LIFE EXPECTANCY RATES (BASED ON HUD GUIDELINES)

Equipment	Life Expectancy
Stove	13 Years
Refrigerator	10 Years
Washer/Dryer (where provided by KCHA)	10 Years
Carpet	5 Years
Vinyl/Tile Flooring	10 Years
Blinds/Screens/Window Treatments	5 Years
Cabinet Boxes/Doors/Drawers	20 Years
Toilet	20 Years
Interior /Closet Doors	20 Years
Entry/Sliding/Patio Doors	50 Years
Tubs/Sinks/Tub Surrounds/Shower Doors	20 Years
Heater/Air Conditioning Units	14 Years

VI. CHARGES FOR DAMAGE TO BUILDINGS AND FIXTURES

For each incident, the total charge to repair the damage will be based on the total costs of material and labor required to repair the damage. All labor charges will be calculated using the ~~current pay rate~~maintenance/repair labor rates listed above in Section I. Examples of charges for damages within this category include, but are not limited to: glass replacement for light fixtures, floor tiles, holes in walls/ceilings, damaged/defaced/missing doors, and damaged door jams,etc.....

IV. MISCELLANEOUS ITEMIZED CHARGES

<u>SERVICE</u>	<u>WHEN CHARGED</u>	<u>CHARGE</u>
<u>KEYCHARGE</u>	All instances when a key, including mailbox keys, is lost, not returned at the time of vacate, or an additional key is requested.	<u>\$3.00</u>
	Electronic key/access card	<u>\$10.00</u>
<u>REMOVAL OF TENANT PROPERTY TO DUMP</u>	All cases when left by tenant for removal (does not include garbage /items left for pick-up on scheduled garbage days):	<u>\$20.00</u>
	Miscellaneous furniture items	<u>\$10.00 each</u>

	Carpet	\$25.00
	Refrigerator/washer/dryer/dishwasher	\$25.00/each
	Any other miscellaneous vacated items	Actual labor cost
ITEMS COPIED FROM TENANT FILE	All cases when tenant requests copied information from tenant file. (The Housing Authority will not copy non file items for tenants.)	No charge for 5 copies or less: \$.15 each copy over the free 5.
RETURN EMPTY GARBAGE CANS/	All cases when garbage cans/lids are not returned to unit after	\$10.00 (per occurrence)
LOCK OUT	All instances where assistance is rendered:	
	During working hours	\$15.00
	After working hours	\$40.00
SERVICE	WHEN CHARGED	CHARGE
CHANGE LOCKS	All occasions when requested by tenant; or as a result of failure to return unit keys and/or board key.	\$15.00/lock
TOILET STOPPAGE	All instances where the tenant is responsible:	
	Lifting of bowl not required	Actual Cost
	Bowl lifting required	Actual Cost
TOILET BOWL REPLACEMENT	All cases where the tenant is responsible for breakage.	Actual Cost
FLUSH TANK & LID REPLACEMENT	All cases where the tenant is responsible for breakage.	Actual Cost
SINK, TUB OR BASIN STOPPAGE	All cases where the tenant is responsible for breakage.	Actual Cost
CLEANING YARDS	All cases where cleaning must be done due to tenant neglect.	Actual Cost
LAWN MOWING	Whenever a non-exempted tenant does not cut and rake grass and the work is completed by the Authority:	
	Front Lawn	\$20.00
	Back Lawn	\$20.00
LAWN TRIMMING AND WEEDING	Whenever an able bodied tenant does not trim/clip grass and the	Actual Cost

work is done by the Authority.

GARBAGE & DEBRIS REMOVAL All cases when garbage or debris is left by tenant. **\$10.00 per can***
 *Based on 32-gallon size container

RESCHEDULING PEST CONTROL SERVICES When tenant is not properly prepared for extermination services. **\$25.00**

FIRE/FIRE SYSTEM DAMAGE Whenever a tenant is accountable for the damage:

Damage of \$0-\$1,000 100% of the damage amount
 Damage of \$1,001 or higher \$1,000 plus 25% of the total up to a maximum of \$2,500

Miscellaneous Resident Charges (Includes Deposits)

Item	Description	Cost
Unit Key	Lost/Unreturned Key Replacement	\$5.00 per key
Electronic Key Access Card	Lost/Unreturned Card Replacement	\$10.00 per card
Lock Changes	Failure to Return Keys/Requested by Resident	\$25.00 per lock
During Work Hours Lock Outs	Resident is locked out of unit	\$15.00 per occurrence
After Hours Lock Outs	Resident is locked out of unit	\$50.00 per occurrence
Garbage Dump Fees	If total amount of trash/items removed from unit will not fit in dumpster/compactor	\$25.00 per trip
Furniture/Appliance Disposal	Tenant-owned Items taken to the dumpster	\$25.00 per item
Return of Garbage Cans/Lids	From street to unit area	\$10.00
Rescheduling Pest Control	Resident Unprepared for treatment	Actual Cost from contractor
Fire Damage	Damages to their unit or common areas (caused by resident and/or guests)	100% of Damage Amount (Maximum of \$3,000.00)
Copies of Documents	From resident file or policy documents	No charge for 5 pages or less. \$.15 per page after the first 5.
Over Housed Family Fee	Family is in a bigger unit than they qualify for	The charge will be calculated as the difference between KCHA's (1) Payment Standard for the family's current unit size and (2) the Payment Standard for the unit size for which the family actually qualifies.
Additional Parking Space	If extra spaces are available	\$25.00
Security Deposit	Refundable deposit required at time of move-in	\$75 (mixed population bldgs.) \$150 (family properties)
Pet Deposit	For allowed pets per policy	\$100 per pet

Note: All charges listed in this policy are subject to exceptions based on approved Reasonable Accommodation requests.

DRAFT

THE HOUSING AUTHORITY OF THE COUNTY OF KING

RESOLUTION NO. 5683

**CHANGES TO THE PROPERTY MANAGEMENT LEASE, GRIEVANCE
POLICY AND TENANT CHARGE POLICY**

WHEREAS, Public Housing and Project-based Housing Choice Voucher program participants living in housing managed directly by KCHA's Property Management Department are subject to program guidelines as set forth in the Public Housing Admissions and Continued Occupancy Policy (herein called the "ACOP") and,

WHEREAS, the Tenant Lease (Exhibit J of the ACOP), the Grievance Policy (Exhibit I of the ACOP), and the Tenant Charge Policy (Exhibit O of the ACOP) are used to detail these policies for both residents and staff; and,

WHEREAS, Washington State Landlord/Tenant Laws are periodically updated and amended based upon legislation passed by the Washington State Legislature; and

WHEREAS, HUD guidance regarding the administration of these programs is also amended from time to time; and,

WHEREAS, these policies therefor required periodic updating to reflect new state laws and HUD guidance; and,

WHEREAS, the additional language changes proposed will assist residents and staff in understanding and accessing these policies; and,

WHEREAS, Board approval of revised operational policies and procedures is required before KCHA can implement such changes:

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF THE COUNTY OF KING, as follows:

- (1) The Board of Commissioners hereby adopts revisions to the Public Housing Admissions and Continued Occupancy Policy as attached; and
- (2) Authorizes the Housing Authority to take the necessary steps to implement these revisions effective April 19th, 2021.

ADOPTED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF THE COUNTY OF KING AT AN OPEN PUBLIC MEETING THIS 19th DAY OF APRIL, 2021.

**THE HOUSING AUTHORITY OF THE
COUNTY OF KING, WASHINGTON**

DOUGLAS J. BARNES, Chair
Board of Commissioners

Attest:

STEPHEN J. NORMAN
Executive Director and Secretary-Treasurer

T A B N U M B E R



To: Board of Commissioners

From: Andrew Calkins, Manager of Policy & Legislative Affairs

Date: April 19, 2021

Re: **FY 2020 Moving to Work Annual Report**

As a participant in the Department of Housing and Urban Development's Moving to Work (MTW) demonstration program, the King County Housing Authority is required to submit an annual report. Following the format prescribed by HUD, the attached FY 2020 MTW Annual Report outlines the agency's goals, provides an overview of operational information for the MTW program, and summarizes the status of previously-approved initiatives.

The opening letter from the Executive Director, along with Section I: *Introduction (Overview of Short-Term MTW Goals and Objectives)*, provide concise summaries of the agency's activities during 2020 and its response to the COVID-19 pandemic.

At the March Board of Commissioners meeting, staff will provide a brief overview of the 2020 MTW Report. No action is required of the Board.



MOVING TO WORK

FY 2020 ANNUAL REPORT



KING COUNTY HOUSING AUTHORITY

BOARD OF COMMISSIONERS

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Michael Brown

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EXECUTIVE DIRECTOR

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KCHA SENIOR MANAGEMENT

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Nikki Parrott

Ginger Peck

Annie Pennucci

Jenn Ramirez Robson

Rhonda Rosenberg

Therese Ross

Pam Taylor

Craig Violante

Tim Walter

Dan Watson

Wen Xu

Prepared By: Andrew Calkins

Date: March 30, 2021

KING COUNTY HOUSING AUTHORITY

MOVING TO WORK ANNUAL REPORT FY 2020

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Board of Commissioners
Doug Barnes, *Chair*
Susan Palmer, *Vice-Chair*
Michael Brown
TerryLynn Stewart
John Welch

Executive Director
Stephen J. Norman

LETTER FROM THE EXECUTIVE DIRECTOR

The COVID-19 pandemic has starkly demonstrated the importance of housing as a fundamental underpinning for personal and community health. The focus of King County Housing Authority (KCHA) in 2020 has been on keeping residents, program participants, and staff safe; assuring the continued delivery of essential services; and helping to mitigate the impacts of the pandemic and ensuing economic downturn in our region.

KCHA closed its offices in March 2020 and pivoted to teleworking to the maximum extent possible. With all but emergency work orders suspended, public housing field staff shifted to keeping the residents living in our housing safe and healthy — putting particular emphasis on our 30 housing complexes dedicated to seniors and people with disabilities. Community rooms were closed, air circulation systems adjusted, and buildings disinfected seven days a week. Partnering with a wide array of stakeholders — from local school districts to Amazon — KCHA staff from across the agency delivered meals to thousands of families and individuals to enable them to safely shelter in place. Resident Services staff undertook an expansive effort to reach residents by phone, providing the human contact that so many of our residents desperately needed, particularly seniors.

During 2020, KCHA's programs housed more than 15,000 children from low-income families. Faced with the challenges of remote learning and physical distancing, KCHA joined with school districts and local service providers to create all-day learning pods at four of our largest housing complexes. After-school providers at seven other sites transitioned to offering educational support during the school day to support remote learning. This initiative exposed existing inequities in internet access for low-income and BIPOC (Black, Indigenous, and People of Color) communities in our region. This will be an ongoing challenge as we move forward in addressing the region's racial and economic disparities.

Housing Choice Voucher staff also shifted operations to connecting with clients over the phone and internet, prioritizing HQS inspections to get medically at-risk people experiencing homelessness off the street as quickly as possible, and working with landlords to secure homes for additional households and assure ongoing housing stability. By the end of 2020, KCHA's HUD-subsidized programs were serving 16,023 households, 665 more than at the beginning of the year. Among all households entering our federally assisted programs in 2020, 45% were experiencing homelessness or living in temporary or emergency housing immediately prior to entry. Our Housing Choice Voucher Block Grant utilization rate averaged 107% of HUD's baseline.

Despite the challenges of the COVID-19 pandemic, KCHA's construction and maintenance staff continued to focus on the safety and upkeep of our housing. In 2020, \$10.7 million in capital projects that did not require entry into occupied units went forward. These efforts included the substantial

rehabilitation of 193 units at resident turnover, extending the useful life of these apartments by 20 years. KCHA's Real Estate Assessment Center score on inspections conducted before the suspension of activities in early 2020 averaged 90.2, and the overall inventory score stands at 94.0. The occupancy rate for our public housing averaged 99.51% in 2020.

KCHA in 2020 was awarded 461 additional Housing Choice Vouchers targeted to people with special needs, and is working with the region's service delivery systems to assure rapid utilization and alignment with the supportive service streams necessary to assure ongoing housing stability. In support of the region's development pipeline for permanent supportive housing, KCHA project-based Housing Choice Vouchers in two projects this year: the YMCA's New Arcadia development and Catholic Housing Services' Thea Bowman House. New Arcadia is housing 15 youth transitioning out of homelessness, and Thea Bowman will provide permanent supportive housing to 80 individuals formerly experiencing homelessness, including 36 veterans. In partnership with King County, KCHA also purchased the Oaks at Forest Bay, a vacant 45-room nursing home that will open soon as a COVID-19 homeless shelter with a goal to redevelop the property as permanent supportive housing in the future.

KCHA continues to take steps to address the displacement of low-income households living in gentrifying neighborhoods — a trend that is accelerating economic and racial segregation in the region. In 2020, KCHA purchased two additional properties in Bellevue, a community experiencing a rapid expansion of high-paying employment in the technology sector. The purchase of these 144 units will preserve this housing as affordable despite the intense surrounding market pressures. At the end of 2020, KCHA finalized a partnership with Amazon that will help finance these acquisitions and pave the way for the preservation, in total, of 1,000 units of existing housing.

As we move into 2021, our efforts must increasingly be shaped by questions of equity and racial justice. The continuing fallout from the pandemic heightens the urgency of this approach. The Moving to Work program provides KCHA the flexibility to collaborate with communities to determine how we can best deploy federal resources to address local challenges. There is much to be done.

Sincerely,



Stephen Norman
Executive Director

SECTION I

INTRODUCTION

A. OVERVIEW OF SHORT-TERM MTW GOALS AND OBJECTIVES

In 2020, the King County Housing Authority (KCHA) focused on using Moving to Work (MTW) flexibility to adapt to the challenging and rapidly changing environment surrounding the COVID-19 pandemic. In large part due to our MTW status, KCHA was in a strong position to respond to the needs of our lowest-income community members. MTW flexibility enabled KCHA to maintain existing operations while building out new partnerships to serve the community in critical new ways. Throughout the year, KCHA continued to administer federal housing assistance to households facing the greatest barriers to access, expanded the supply of affordable housing, leveraged staff capacity and leadership skills to quickly adopt new ways of administering our programs, connected housing to supportive services, and expanded social impact initiatives that advance positive life outcomes among residents.

In 2020, KCHA:

- **INCREASED THE NUMBER OF EXTREMELY LOW-INCOME HOUSEHOLDS WE SERVE.**

KCHA employed multiple strategies to expand our reach: property acquisitions; the lease-up of new incremental special purpose vouchers; issuing vouchers beyond HUD's Housing Choice Voucher (HCV) baseline; and the continuation of sponsor-based, flexible, and stepped subsidy programs for special populations. Our federally subsidized programs continued to surpass operational goals, allowing us to house 14,370 families in 2020.¹ The occupancy rate for our on-line owned units averaged 99.51% and the utilization rate for our HCV block grant averaged 107% of HUD baseline.

- **INCREASED GEOGRAPHIC CHOICE.**

KCHA continued to use a multi-pronged approach to broaden our residents' geographic choices across King County. Strategies included: use of a six-tier, ZIP Code-based, payment standard system; outreach and engagement efforts by dedicated landlord liaisons; expedited inspections; deposit assistance; targeted new property acquisitions; and project-basing subsidies in high-opportunity communities. By the close of 2020, over 30% of KCHA's HUD-subsidized households with children lived in high- or very high-opportunity neighborhoods, achieving the goal we had set to reach by the

¹ This number does not include the 3,414 port-in vouchers that KCHA administered in 2020.

end of the year. KCHA also continued its partnership with the Seattle Housing Authority (SHA) and a national interdisciplinary research team headed by Harvard economist Raj Chetty to administer the Creating Moves to Opportunity (CMTO) initiative. In 2020, KCHA closed out Phase II of the demonstration, and launched a third phase aimed at identifying the effectiveness of mobility services for households with a voucher looking to make a subsequent move.

- **EXPANDED OUR PORTFOLIO OF HOUSING ALONG EMERGING MASS TRANSIT COORIDORS.**

KCHA continued to actively seek out property acquisitions in strategic areas of King County, including current and emerging high-opportunity neighborhoods and transit-oriented development sites, to ensure that low-income families can access the benefits these areas afford. In 2020, we leveraged below-market financing from Amazon to acquire two properties in Bellevue, Pinewood Village and Illahee Apartments, adding 144 units to our expanding supply of affordable housing. By year's end, KCHA's portfolio had grown to 11,725 units, of which more than half are sited in high-opportunity neighborhoods.

- **FOSTER OPPORTUNITY IN NEIGHBORHOODS WITH HIGH RATES OF POVERTY .**

In 2020, KCHA continued our work to bring opportunity to neighborhoods that are historically underserved and under-resourced, and where the majority of the region's low-income households currently live. KCHA continued to provide community facilities that support youth and family programs across the region. To respond to the heightened demand for resources during the pandemic, KCHA worked closely with nonprofit partners to bring emergency food supplies onsite in under-resourced areas and connected residents to other vital resources.

- **LEVERAGED PARTNERSHIPS THAT ADDRESSED THE MULTI-FACETED NEEDS OF FAMILIES EXPERIENCING HOMELESSNESS IN OUR REGION .**

In 2020, 45% of all households that entered our federally assisted programs were experiencing homelessness or living in temporary or emergency housing immediately prior to receiving KCHA assistance. Our programs serve a diverse population with varying needs: veterans exiting homelessness; individuals with behavioral health needs; people with prior criminal justice system involvement; unaccompanied youth; youth experiencing homelessness or transitioning out of foster care; and families involved with the child welfare system. In 2020, KCHA was awarded new allocations of special purpose vouchers, including: 200 Veterans Affairs Supportive Housing (VASH) vouchers for veterans exiting homelessness; 190 Mainstream vouchers that target non-elderly

people with disabilities, many of whom are experiencing homelessness; and 71 Family Unification Program (FUP) vouchers serving both families and youth involved in the child welfare system who are experiencing or at high risk of homelessness. These additional 461 special purpose vouchers have been a critical resource in expanding our reach during a public health crisis, and in fostering cross-system efforts to combat housing instability and homelessness among some of the most marginalized members of our community.

- **EXPANDED HOUSING ASSISTANCE TO HOUSEHOLDS EXPERIENCING HOMELESSNESS THROUGH INNOVATIVE PROGRAMS.**

Working closely with our service provider partners, KCHA continued to support innovative programs that utilize federal housing resources to address our region's homelessness crisis. In 2020, KCHA worked with Highline College to launch the While in School Housing Program (WISH), a time-limited rental subsidy pilot that supports post-secondary students experiencing homelessness through the duration of their academic program and six months following graduation. KCHA also continued a cross-system collaborative partnership with the Washington State Department of Children, Youth, and Families (DCYF) and Catholic Community Services to provide a scattered-site supportive housing model that serves families with children involved in the child welfare system. Finally, with the addition of 190 new Mainstream vouchers, we were able to expand housing opportunities for non-elderly people with disabilities through KCHA's Housing Access and Services Program (HASP), an almost two-decade partnership with King County's disability systems. Many of those housed through the additional Mainstream vouchers were at high risk of contracting COVID-19. At the end of 2020, the HASP program was housing 2,049 households.

- **DEEPENED PARTNERSHIPS WITH LOCAL SCHOOL DISTRICTS TO IMPROVE EDUCATIONAL OUTCOMES.**

More than 15,000 children lived in KCHA's federally subsidized housing during 2020. Our strategies to support these children's academic success are the cornerstone of our efforts to prevent multi-generational cycles of poverty and promote long-term socioeconomic mobility. During the pandemic, these efforts adapted to the challenges of remote learning and physical distancing. KCHA coordinated with after-school providers and local schools to create learning pods at four KCHA sites with high numbers of school-aged children. After-school providers at seven other sites also transitioned to offering some educational support services during the school day to support remote learning. KCHA also launched a new pilot, Neighborhood Early Learning Connectors, a co-designed

program with residents that employs eight resident interns to connect KCHA families to local programming and resources that support healthy child development, while also supporting families to register their young children in pre-school and kindergarten. We continued to collaborate with families, school districts, and local education stakeholders across King County to advance other key outcomes, including housing and classroom stability, increased parental engagement during the pandemic, increased access to quality afterschool programs, and improved high school graduation rates for KCHA youth. To respond to increased food insecurity during the pandemic, KCHA also worked with 10 school districts and a range of nonprofit and public partners to bring no-cost meals and food boxes to families living at subsidized housing sites across King County.

- **SUPPORTED FAMILIES IN GAINING GREATER ECONOMIC INDEPENDENCE .**

During 2020, KCHA assisted 314 Public Housing and HCV households in the Family Self-Sufficiency (FSS) program, with 35 of the families graduating from the program. The FSS program advances families toward economic independence through individualized case management, supportive services, and program incentives including a monthly contribution to an escrow account when a family experiences an increase in earned income. With the onset of the pandemic, the FSS team quickly pivoted to remote services and employed multiple strategies to engage residents, including: conducting regular communication via email, telephone, and video conference; surveying participants on emerging needs and topics; offering one-on-one virtual budgeting sessions; and organizing drive-thru events to distribute face coverings, non-perishable food, and other resources.

- **INVESTED IN THE ELIMINATION OF ACCRUED CAPITAL REPAIR AND SYSTEM REPLACEMENT NEEDS IN OUR FEDERALLY SUBSIDIZED HOUSING INVENTORY.**

In 2020, KCHA delayed a number of large capital investments to safeguard resident safety during the pandemic, and instead focused on external site repairs. Even with this shift, KCHA invested more than \$10.7 million in major repairs to our federally subsidized housing stock, ensuring that quality housing options remain available to low-income families for years to come. This investment improved resident safety, reduced maintenance costs and energy consumption, and extended the life expectancy of these affordable homes. The average Real Estate Assessment Center (REAC) score for KCHA's Public Housing inventory inspected in 2020 was 90.2. Our overall inventory score, using the most current rating for each property, is 94.0.

■ **STRENGTHENED OUR MEASUREMENT, LEARNING, AND RESEARCH CAPACITIES.**

In 2020, KCHA continued to leverage our internal capacity for program design and evaluation, and data management and analysis, while also expanding external partnerships that advance our long-term research agenda. We continued implementation of the CMTO mobility study in collaboration with research partners from Harvard, Massachusetts Institute of Technology, Johns Hopkins, and other universities; began a research project with Johns Hopkins to explore the effects of housing assistance on children's health outcomes; initiated a HUD-funded research project with Public Health Seattle-King County to examine health outcomes associated with positive and negative exits from housing assistance; completed a collaboration with the University of Washington to understand the characteristics and experiences of residents moving while using HCV; participated in a HUD-sponsored evaluation of FUP conducted by the Urban Institute; obtained private funding to contract with the Urban Institute to measure outcomes of families in place-based assistance located in high-opportunity areas; and conducted internal assessments of several of our programs. These efforts support the MTW program's mission to pilot and assess new approaches that more effectively and efficiently address local housing needs and interrupt intergenerational cycles of poverty.

■ **CREATED MORE COST-EFFECTIVE PROGRAMS BY STANDARDIZING LEADERSHIP PRACTICES, STREAMLINING BUSINESS PROCESSES, AND LEVERAGING TECHNOLOGY IN CORE BUSINESS.**

KCHA leadership emphasizes a culture of continuous improvement that supports and encourages employees to improve the quality of their work and KCHA's overall operations. During the pandemic, KCHA was able to quickly adjust processes to maintain continuity of operations and provide effective customer service to our residents, landlords, and community partners. KCHA's cross-departmental Virus Response Team (VRT) introduced a number of cost-effective and streamlined processes to maintain operations during the pandemic, including rapid tenant income adjustments, new Housing Quality Standards (HQS) inspection protocols, and modified move-in processes to reduce potential exposure. In 2020, KCHA also leveraged technology to a greater degree to provide core services remotely, including virtual HCV briefings. Flexibilities provided under MTW significantly aided our success in responding to the challenges posed by the pandemic.

■ **REDUCED THE ENVIRONMENTAL IMPACT OF KCHA'S PROGRAMS AND FACILITIES.**

In 2020, KCHA entered the fourth year of our five-year Resource Management Plan. We continue to reduce water and energy use, add to the number of alternatively powered vehicles in our fleet, and

increase solar capacity. KCHA in 2020 added 37.8 kilowatts of solar capacity at Meadows at Lea Hill, bringing agency-wide solar generating capacity to 234.5 kilowatts. KCHA also collaborated with King County's Solid Waste Division to deliver programming to families and youth living in the White Center neighborhood, including: a sustainable gardening program for nearly 100 gardeners; a youth program focused on recycling and reducing household chemicals that reached 225 households; and a family-focused program that taught safe cleaning, recycling, handling of household hazardous waste, and proper food storage practices.

B. OVERVIEW OF LONG-TERM MTW GOALS AND OBJECTIVES

Through our participation in the MTW demonstration program, KCHA is able to address a wide range of affordable housing needs in the Puget Sound region. These goals *all* must be carefully and continuously viewed through an equity lens, assuring that both internal and external policies and practices recognize and address the impact of long-standing systemic and institutional racism on underserved and BIPOC communities. We use the single-fund and regulatory flexibility provided through MTW to support these overarching strategic goals:

- **STRATEGY 1:** Continue to strengthen the physical, operational, financial, and environmental sustainability of our portfolio of more than 11,700 affordable housing units.
- **STRATEGY 2:** Increase the supply of housing in the region that is affordable to extremely low-income households — those earning below 30% of Area Median Income (AMI) — through the development of new housing and the preservation of existing housing, as well as through expansion in the size and reach of our rental subsidy programs.
- **STRATEGY 3:** Affirmatively Further Fair Housing and provide greater geographic choice for low-income households, including residents with disabilities, elderly residents with mobility impairments, and families with young children, so that more of our residents have the opportunity to live in neighborhoods with high-performing schools and convenient access to support services, health care, transit, and employment.
- **STRATEGY 4:** Coordinate closely with behavioral health and other social services systems to increase the supply of supportive housing for people who have experienced chronic homelessness and/or

have special needs, with the goal of making homelessness rare, brief, and one-time in King County.

- **STRATEGY 5:** Engage in the revitalization of King County’s low-income neighborhoods, with a focus on housing and other services, amenities, institutions, and partnerships that empower strong, healthy communities.
- **STRATEGY 6:** Work with King County government, regional transit agencies, and suburban cities to support sustainable and equitable regional development by building or preserving affordable housing in regional growth corridors aligned with current and planned mass transit investments.
- **STRATEGY 7:** Expand and deepen partnerships with our residents, local school districts, Head Start programs, after-school program providers, public health departments, community colleges, and the philanthropic community with the goal of improving educational and life outcomes for the low-income children and families we serve.
- **STRATEGY 8:** Promote greater economic independence for families and individuals living in subsidized housing by addressing barriers to employment and facilitating access to training and education programs, with the goal of enabling moves to market-rate housing at the appropriate time.
- **STRATEGY 9:** Continue to develop institutional capacity and efficiencies at KCHA to make the most effective use of federal resources.
- **STRATEGY 10:** Continue to reduce KCHA’s environmental footprint through energy conservation, renewable energy generation, waste stream diversion, green procurement policies, water usage reduction, and fleet management practices.
- **STRATEGY 11:** Develop our capacity as a learning organization that uses research and evaluation to drive decisions that shape policies and programs.

SECTION II

GENERAL HOUSING AUTHORITY OPERATING INFORMATION

A. HOUSING STOCK INFORMATION

i. Actual New Project-based Vouchers

Property Name	Planned Number of Vouchers	Actual Number of Vouchers	Status at end of 2020	RAD?	Description of Project
Juanita View	51	51	Leased	No	Preserving affordable housing for low-income families. KCHA is the project owner and opted-out of a Project-Based Rental Assistance (PBRA) contract with HUD.
Kirkland Heights	106	106	Leased	No	Preserving affordable housing for low-income families. KCHA is the project owner and opted-out of a PBRA contract with HUD.
Vashon Micro Units	8	8	Committed	No	As part of the King County Combined Funders NOFA (originally referenced in KCHA's 2019 MTW Plan), KCHA will provide Project-based Vouchers (PBVs) to provide permanent supportive housing for people with disabilities. This project completed an AHAP contract in 2020 with construction planned to complete in 2021.
New Arcadia	5	5	Leased/Issued	No	PBV combined with supportive services for young adults experiencing homelessness in King County. These vouchers were originally noted as part of KCHA's 2019 MTW Plan.
Highland Village	27	8	Leased/Issued	No	Preserving affordable housing for low-income families. KCHA is the project owner. These vouchers were originally noted as part of KCHA's 2018 MTW Plan. KCHA has decided to project-base eight of the 27 originally planned.
Kent Supportive Housing (now referred to as Thea Bowman Place)	80	80	Leased/Issued	No	Housing for individuals experiencing homelessness: 36 units for veterans, and 44 units for individuals with a disability, including chronic mental illness and substance use. These vouchers were originally noted as part of KCHA's 2018 MTW Plan.
Planned Total Vouchers to be Newly Project-based	277 ²	258			

² KCHA's 2020 MTW Plan noted only 165 planned new vouchers because it did not include Highland Village, New Arcadia, and Kent Supportive Housing, as they were included in prior MTW Plans as noted above.

ii. Actual Existing Project-based Vouchers

See Appendix C for a list of KCHA's existing PBV contracts. In total, KCHA currently project-bases 2,840 vouchers, of which 70% are sited in KCHA-owned properties. All other project-based vouchers are situated in nonprofit-owned properties. These vouchers support the goals of leveraging services to provide permanent supportive housing for people formerly experiencing homelessness, increasing access for extremely low-income households to high-opportunity neighborhoods, and — in partnership with King County — assisting in the financing of a pipeline of new affordable housing by the region's nonprofit housing sector.

iii. Actual Other Changes to the Housing Stock in 2020

In 2020, KCHA purchased Pinewood Village and Illahee Apartments, adding 144 units to our inventory of affordable housing. KCHA also completed the conversion of Kirkland Heights and Juanita View, two properties acquired in 2019, from PBRA contracts with HUD to KCHA-funded PBV assistance. At the end of 2020, KCHA's inventory stood at 11,725 units.

iv. General Description of Actual Capital Fund Expenditures During 2020

KCHA continued to improve the quality and long-term viability of our aging affordable housing inventory by investing more than \$10.7 million in capital repairs, unit upgrades, capital construction, and non-routine maintenance to our HUD-subsidized properties. These investments ensure that our housing stock is well-maintained and livable for years to come. In 2020, KCHA delayed or altered a number of projects in order to maintain resident safety during the pandemic.

- **UNIT UPGRADES (\$4.2 MILLION)**

In 2020, KCHA continued ongoing efforts to significantly upgrade the interiors of our affordable housing inventory as units turn over. KCHA's in-house, skilled workforce performed the renovations, which included installation of new flooring, cabinets, and fixtures that extended the useful life of 193 units by 20 years, including 135 units in our HUD-subsidized inventory.

- **BUILDING ENVELOPE AND RELATED COMPONENTS UPGRADES (\$3.0 MILLION)**

In 2020, the first phase of substantial renovation work planned for the recently acquired Houghton property (Kirkland) was completed. This work included the addition of a second story, which expanded four one-bedroom units into three-bedroom apartments, increasing the site's capacity to accommodate children in this high-opportunity neighborhood. KCHA installed new roofs at Northlake House (Bothell) and Hidden Village (Bellevue). At Pacific Court (Tukwila), KCHA replaced

all envelope components, including siding, windows, doors, and roofs. New soffits were installed at Casa Madrona (Olympia). Due to the pandemic, KCHA postponed the envelope work at Kirkland Place (Kirkland), which would have required entry into each unit, until 2021.

- **SYSTEMS (HEATING, SEWER, ELECTRICAL, DRAINAGE, SPRINKLER) IMPROVEMENTS (\$1.1 MILLION)**

KCHA delayed the planned lining of the sewers at Casa Madrona (Olympia), Westminster (Shoreline), and Yardley Arms (Burien) until 2021. These projects require both entry into a number of resident units and temporary water shutoffs, both of which presented unreasonable impacts on residents during the pandemic. All three of these properties house people with disabilities and elderly residents. At Munro Manor (Burien), KCHA completed only the lines running outside of the building in order to avoid unit entry. At Casa Juanita (Shoreline), a break in a main sewer line resulted in an emergency repair and lining of the sewer system in 2020. At Casa Madrona, the failure of the domestic hot water heaters, pumps, and boilers required emergency replacement to components of the heating system. KCHA rescheduled to at least 2021 (post-pandemic) the replacement of the in-unit radiators in the hydronic heat systems at Casa Madrona and Mardi Gras (Kent), as well as planned electrical upgrades at Pacific Court (Tukwila) and Wayland Arms (Auburn).

- **“509” INITIATIVE IMPROVEMENTS (\$1.4 MILLION)**

Planned improvements to the inventory included in the 2013 conversion of 509 scattered-site Public Housing properties continued in 2020. At Avondale Manor (Redmond), KCHA improved site drainage, and the parking lot, curbs, and gutters. Sidewalks were replaced and parking areas repaved at Cedarwood (Kirkland). The sewer line replacement project at Young’s Lake (Renton), which also involved complete upgrades of unit interiors, and site improvements at Evergreen Court (Federal Way) also were completed.

- **OTHER COMPLETED PROJECTS (\$1 MILLION)**

Project delays due to the pandemic left funding and staff capacity available to complete additional capital work not requiring interior unit access. KCHA made structural repairs to six buildings at Ballinger Homes (Shoreline) and painted all buildings at the 262 unit Birch Creek Apartments (Kent). KCHA re-roofed three buildings at Spiritwood Manor (Bellevue) and addressed an emerging site drainage issue at Paramount House (Shoreline). KCHA staff also worked to reconfigure offices and

installed safety measures at multiple properties to safeguard staff and resident safety during the pandemic.

B. LEASING INFORMATION

i. Actual Number of Households Served³

Over the course of 2020, KCHA served 14,370 households through a combination of our traditional federal housing programs, Public Housing and HCV, and locally designed non-traditional programs. These local, non-traditional programs included: programs targeting people experiencing homelessness through KCHA's sponsor-based supportive housing model; stepped rent for young adults; and short-term rental assistance targeting school-aged children and their families, and community college students experiencing homelessness through the use of time-limited tenant-based vouchers.

Number of Households Served Through:	Number of Unit Months Occupied/Leased		Number of Households Served	
	Planned	Actual	Planned	Actual
MTW Public Housing Units Leased	32,400	30,552	2,700 ⁴	2,546
MTW Housing Choice Vouchers (HCV) Utilized	123,600	140,196	10,300 ⁵	11,683 ⁶
Local, Non-traditional: Tenant-based	2,640	1,692	220	141
Local, Non-traditional: Property-based	N/A	N/A	N/A	N/A
Local, Non-traditional: Homeownership	N/A	N/A	N/A	N/A
Planned/Actual Totals	158,640	172,440	13,220	14,370

Local, Non-traditional Category	MTW Activity Number/Name	Number of Unit Months Occupied/Leased		Number of Households Served	
		Planned	Actual	Planned	Actual
Tenant-based	Activity 2014-1: Stepped-down Assistance for Homeless Youth	300	180	25	15
Tenant-based	Activity 2013-2: Flexible Rental Assistance	1,200	480	100	40
Tenant-based	Activity 2007-6: Develop a Sponsor-based Housing Program	1,140	1,032	95	86
Planned/Actual Totals		2,640	1,692	220	141⁷

³ These numbers reflect a cumulative count of the total number of households served between January 1 and December 31, 2020. This number does not include the 3,414 port-in vouchers that we administered in 2020.

⁴ The number of planned households served of 2,700 was included in the 2020 MTW Plan, but this number overestimated turnover in the program. Future reports and plans will reflect a lower number of planned households served.

⁵ KCHA previously had projected this number as a point in time, which does not capture the dynamics of turnover and port-out voucher absorption that take place over the course of a year.

⁶ This number includes both block grant and special purpose voucher households.

⁷ The pandemic posed substantial challenges to leasing in KCHA's local non-traditional programming. As these programs rely on in-person referrals and contacts, the remote operations of schools and community colleges constrained program staff's ability to engage with potential participants. See "Description of Any Issues and Solutions Related to Leasing" and corresponding updates for each Activity below and in Section IV.

ii. Description of Any Issues and Solutions Related to Leasing

Housing Program	Description of Leasing Issues and Solutions
Public Housing	The program did not encounter leasing issues in 2020.
Housing Choice Vouchers (HCV)	<p>King County continues to have one of the most competitive rental markets in the nation. Despite these market conditions and unique challenges posed by the pandemic, KCHA maintained a shopping success rate of 75% in 2020 because of the innovative policies, practices, and additional supports we have put into place to aid voucher holders in leasing up. KCHA continued use of a ZIP Code-based payment standard system that more closely matches area submarkets, reducing economic barriers to housing in high-opportunity neighborhoods. We also continued to provide deposit assistance to searching households. The assignment of HCV staff caseloads by ZIP Code provided landlords with a single and consistent point of contact that improved customer service and satisfaction.</p> <p>The pandemic added to the challenges of serving households in 2020. While KCHA transitioned to administering the program remotely, program staff also implemented a number of changes to assist residents in maintaining their housing during the pandemic, including: increased use of technology and introduction of paperless processes; allowing income reporting changes until the last day of the month; weighing all verifications equally; and allowing HQS self-certifications and video inspections.</p>
Local, Non-traditional	The pandemic posed substantial challenges to administering our flexible rental assistance program in 2020. With schools and college campuses closed, engagement with students, their families, and school-based staff was severely constrained. In the Student and Family Stability Initiative (SFSI) program, more than 75% of participating families lost income during the pandemic. To help offset these challenges, KCHA and our partners have implemented a series of programmatic changes to meet the needs of families and post-secondary students. KCHA also has launched a qualitative research study to center consumer-driven perspective as we continue to shape KCHA's approach to providing short-term rental assistance through the SFSI and While In School Housing (WISH) programs.

C. WAIT LIST INFORMATION

i. Waiting List Information at End of 2020

Waiting List Name	Description	Number of Households on Waiting List	Waiting List Open, Partially Open, or Closed	Was the Waiting List Opened During 2020?
Housing Choice Voucher	Community-wide	2,465	Closed	Yes ⁸
Public Housing	Other: Regional	8,039	Open	Yes
Public Housing	Site-based	7,930	Open	Yes
Project-based	Other: Regional	4,600	Open	Yes
Public Housing - Conditional Housing	Program-specific	32	Open	Yes

ii. Changes to the Waiting List in 2020

KCHA did not make any changes to our waiting lists in 2020.

⁸ In total, KCHA received over 20,000 applications for assistance for 2,500 available spaces.

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low-income

Income Level	Number of Local, Non-Traditional Households Admitted in 2020
50% to 80% Area Median Income	1
30% to 49% Area Median Income	12
Below 30% Area Median Income	57

ii. Maintain Comparable Mix

Baseline Mix of Family Sizes Served (Upon Entry to MTW)

Family Size	Occupied Public Housing Units	Utilized HCVs	Non-MTW Adjustments	Baseline Mix Number	Baseline Mix Percentage
1 Person	1,201	1,929	N/A	3,130	34.05%
2 Person	674	1,497	N/A	2,171	23.62%
3 Person	476	1,064	N/A	1,540	16.75%
4 Person	360	772	N/A	1,132	12.32%
5 Person	250	379	N/A	629	6.84%
6+ Person	246	344	N/A	590	6.42%
Total	3,207	5,985	N/A	9,192	100%

Explanation for Baseline Adjustments

KCHA did not make any adjustments to our baseline mix of family sizes served in 2020.

Mix of Family Sizes Served⁹

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Baseline Mix Percentage	34.05%	23.62%	16.75%	12.32%	6.84%	6.42%	100%
Number of Households Served in 2020	6,408	3,272	1,801	1,252	732	764	14,229

⁹ This table does not include 141 households served through KCHA's local, non-traditional programs.

Percentages of Households Served in 2020	45.03%	23.00%	12.66%	8.80%	5.14%	5.37%	100.00%
Percentage Change	10.98%	-0.62%	-4.09%	-3.52%	-1.70%	-1.05%	

Justification and Explanation for Any Variances of Over 5% from the Baseline Percentages

For more than a decade, KCHA has been an active partner in addressing our region's homelessness crisis and has aggressively pursued new incremental special purpose vouchers that HUD has made available. A large portion of these vouchers target veterans exiting homelessness and households headed by a person with a disability — populations largely comprised of single adults. According to the most recent point-in-time count in King County, more than 57% of individuals experiencing homelessness were living in single adult households.¹⁰ KCHA's family mix has shifted accordingly over time.

iii. Number of Households Transitioned to Self-sufficiency by Fiscal Year-end

In 2020, 260 households in KCHA's federally subsidized housing programs achieved self-sufficiency milestones, including 174 who left KCHA programs and 86 who established stable housing after exiting homelessness or incarceration.

Activity Name/#	Number of Households Transitioned	Agency Definition of Self-sufficiency
Stepped-down Assistance for Homeless Youth (2014-1)	9	Maintain housing
Passage Point Re-entry Housing Program (2013-1)	7	Positive move to Public Housing or other independent housing
EASY & WIN Rent (2008-10, 2008-11)	174	Positive move from KCHA to unsubsidized housing
Develop a Sponsor-based Housing Program (2007-6)	70	Maintain housing
Households Duplicated Across Activities/Definitions	0	
ANNUAL TOTAL NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF-SUFFICIENCY	260	

¹⁰ Count Us In 2020: Seattle/King County Point-in-Time Count of Persons Experiencing Homelessness. https://regionalhomelesssystem.org/wp-content/uploads/2020/07/Count-Us-In-2020-Final_7.29.2020.pdf

SECTION III

PROPOSED MTW ACTIVITIES

New activities are proposed in the annual MTW Plan.

SECTION IV

APPROVED MTW ACTIVITIES

A. IMPLEMENTED ACTIVITIES

The following table provides an overview of KCHA's implemented activities, the statutory objectives they aim to meet, and the page number in which more detail can be found for each.

Year-Activity #	MTW Activity	Statutory Objective(s)	Page Number
2019-1	Acquire and Develop New Affordable Housing	Housing Choice	19
2018-1	Encouraging the Successful Lease-up of the Housing Choice Voucher Program	Housing Choice	20
2016-2	Conversion of Former Opt-out Developments to Public Housing	Cost-effectiveness	21
2015-2	Reporting on the Use of Net Proceeds from Disposition Activities	Cost-effectiveness	22
2014-1	Stepped-down Assistance for Homeless Youth	Self-sufficiency	23
2014-2	Revised Definition of "Family"	Housing Choice	25
2013-1	Passage Point Re-entry Housing Program	Housing Choice	26
2013-2	Flexible Rental Assistance	Housing Choice	27
2009-1	Project-based Section 8 Local Program Contract Term	Housing Choice	28
2008-1	Acquire New Public Housing	Housing Choice	29
2008-10 & 2008-11	EASY and WIN Rent Policies	Cost-effectiveness Self-sufficiency	30
2008-21	Public Housing and Housing Choice Voucher Utility Allowances	Cost-effectiveness	32
2007-6	Develop a Sponsor-based Housing Program	Housing Choice	33
2007-14	Enhanced Transfer Policy	Cost-effectiveness	34
2005-4	Payment Standard Changes	Housing Choice	35
2004-2	Local Project-based Section 8 Program	Cost-effectiveness Housing Choice	37
2004-3	Develop Site-based Waiting Lists	Cost-effectiveness Housing Choice	40
2004-5	Modified Housing Quality Standards (HQS) Inspection Protocols	Cost-effectiveness	41
2004-7	Streamlining Public Housing and Housing Choice Voucher Forms and Data Processing	Cost-effectiveness	43
2004-9	Rent Reasonableness Modifications	Cost-effectiveness	44
2004-12	Energy Performance Contracting	Cost-effectiveness	45
2004-16	Housing Choice Voucher Occupancy Requirements	Cost-effectiveness	46

ACTIVITY 2019-1: ACQUIRE AND DEVELOP NEW AFFORDABLE HOUSING

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2019

IMPLEMENTED: 2019

CHALLENGE: King County continues to experience extraordinary population growth. With escalating rents — especially in historically more affordable neighborhoods — and the failure of wages to keep pace with rising housing costs, many families are struggling to pay rent and an unprecedented number are experiencing homelessness. A recent report estimates that over the last decade, King County has lost more than 112,000 units of housing affordable to households earning less than 80% of AMI.¹¹

SOLUTION: KCHA's primary mission is to preserve and expand housing options for low-income families utilizing all available funding and financing tools. To expand existing efforts, we are leveraging MTW funds to support the development or acquisition of non-federally subsidized affordable housing that includes, but is not limited to, properties also leveraging Low Income Housing Tax Credits (LIHTC). While traditional third-party debt can support a significant portion of total development or acquisition costs, it generally is not sufficient to finance the full cost of these projects. This financing gap can be addressed in whole or in part by using MTW funds for development, acquisition, financing, or renovation costs, in accordance with PIH Notice 2011-45. We anticipate that such funding may be structured as an internal loan or as an equity contribution to the development.

PROGRESS AND OUTCOMES: KCHA did not use any MTW funds to support our development activities in 2020.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase Housing Choice	HC #1: Additional units of housing made available	0 units	168 units	0 units	In Progress

¹¹ Why does prosperous King County have a homelessness crisis? January 22, 2020. McKinsey & Company. <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/why-does-prosperous-king-county-have-a-homelessness-crisis#>.

ACTIVITY 2018-1: Encouraging the Successful Lease-up of the Housing Choice Voucher Program

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2018

IMPLEMENTED: 2018

CHALLENGE: King County's rental vacancy rate, currently at a historic low, coupled with the large in-migration of an affluent and skilled workforce, make it difficult for KCHA's voucher holders to compete in the private market.

SOLUTION: KCHA is working to preserve and increase the number of housing options available by recruiting and retaining landlords in the HCV program. In order to secure units, KCHA is exploring the implementation of incentive payments to landlords who agree to lease a recently vacated unit to another voucher holder, in an amount not to exceed one month of the Housing Assistance Payment (HAP). These payments will serve as an incentive for landlords to continue their participation in the HCV program by minimizing the owner's losses typically experienced during turnover. KCHA also streamlines our HQS protocol even further by allowing landlords to inspect and self-certify that the unit passes HUD's standards. A full description of the MTW-modified HQS inspection protocol can be found in Activity 2004-5: Modified Housing Quality Standards (HQS) Inspection Protocols.

In addition to strategies to improve landlord recruitment and retention, KCHA continues to invest in strategies to aid voucher holders in leasing a unit in the geographic location of their choice. Examples of previously implemented activities include: providing access to a security deposit assistance fund; use of multi-tiered, ZIP Code-based payment standards; and continuing to focus on landlord customer service. During 2020, KCHA also completed Phase II of the CMTO demonstration project, which tested new strategies that assist families with young children to access and move to high-opportunity neighborhoods. We are in the process of identifying ways to incorporate proven strategies into regular operations.

PROGRESS AND OUTCOMES: In 2020, KCHA's shopping success rate was 75% at 240 days of searching.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$0 saved	\$0 saved	Achieved

Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours ¹²	0 hours saved	0 hours saved	0 hours saved	Achieved
Increase housing choices	HC #7: Number of households receiving services aimed to increase housing choice	Shopping Success Rate: 70% at 240 days	80% at 240 days	75% at 240 days	In Progress

ACTIVITY 2016-2: Conversion of Former Opt-out Developments to Public Housing

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2016

IMPLEMENTED: 2016

CHALLENGE: The process to convert a property’s subsidy model from project-based Section 8 to Public Housing is slow, burdensome, and administratively complex.

SOLUTION: This policy allows KCHA to convert entire project-based Section 8 opt-out properties to Public Housing at once. Under current federal guidelines, units convert only when the original resident moves out with a voucher. This transition is gradual, and at properties that house seniors or people with disabilities, turnover of units tends to be especially slow. In the meantime, two sets of rules — project-based Section 8 and Public Housing — simultaneously govern the management of the development, adding to the administrative complexity of providing housing assistance.

This activity builds on KCHA’s previously approved initiative (2008-1) to expand housing through use of banked Public Housing annual contributions contract (ACC) units. KCHA can convert former project-based “opt-out” sites to Public Housing through the development process outlined in 24 CFR 905 rather than through the typical gradual transition. As a result, this policy greatly streamlines operations and increases administrative efficiency.

With transition to Public Housing subsidy, current enhanced voucher participants retain protections against future rent increases in much the same manner as previously provided. As Public Housing residents, these households pay an affordable rent (based on policies outlined in KCHA’s Public Housing Admissions and Continued Occupancy Policy [ACOP]) and therefore remain protected from a private owner’s decision to increase the contract rent. At the same time, KCHA’s MTW-enhanced Transfer Policy ensures that former enhanced voucher recipients retain the same (if not greater) opportunity for

¹² This activity does not save staff hours or other resources.

mobility by providing access to transfer to other subsidized units within KCHA's portfolio or using a general HCV should future need arise.

KCHA works with affected residents of selected former opt-out properties, providing ample notification and information (including the right to move using a general voucher for current enhanced voucher participants) in order to ensure the development's seamless transition to the Public Housing program.

PROGRESS AND OUTCOMES: No conversions to Public Housing were made during 2020.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$1,320 ¹³ saved	Estimated \$1,320 saved	Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved	40 hours saved	Estimated 40 hours saved	Achieved

ACTIVITY 2015-2: Reporting on the Use of Net Proceeds from Disposition Activities

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2015

IMPLEMENTED: 2016

CHALLENGE: The reporting process for the use of net proceeds from KCHA's disposition activities is duplicative and burdensome. The reporting protocol for the MTW program aligns with the Section 18 disposition code reporting requirements, allowing for an opportunity to simplify this process.

SOLUTION: KCHA reports on the use of net proceeds from disposition activities in the annual MTW report. This streamlining activity allows us to realize time savings and administrative efficiencies while continuing to adhere to the guidelines outlined in 24 CFR 941 Subpart F of Section 18 demolition and disposition code.

We use net proceeds from our last HOPE VI disposition, Seola Gardens, in some of the following ways, all of which are accepted uses under Section 18(a)(5):

1. Repair or rehabilitation of existing ACC units.
2. Development and/or acquisition of new ACC units.

¹³ This figure was calculated by multiplying the median hourly wage and benefits (\$33) of staff who oversee this activity by the number of hours saved. The number is a monetization of the hours saved through the implementation of this program.

3. Provision of social services for residents.
4. Implementation of a preventative and routine maintenance strategy for specific single-family scattered-site ACC units.
5. Modernization of a portion of a residential building in our inventory to develop a recreation room, laundry room, or day-care facility for residents.
6. Leveraging of proceeds in order to partner with a private entity for the purpose of developing mixed-finance Public Housing under 24 CFR 905.604.

We report on the proceeds' uses, including administrative and overhead costs, in the MTW reports. The net proceeds from this project are estimated to be \$5 million.

PROGRESS AND OUTCOMES: KCHA did not use any net proceeds in 2020.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	Estimated \$11,840 ¹⁴ saved	Estimated \$11,840 saved	Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved	Estimated 160 hours saved	Estimated 160 hours saved	Achieved

ACTIVITY 2014-1: Stepped-down Assistance for Homeless Youth

MTW STATUTORY OBJECTIVE: Increase Self-sufficiency

APPROVAL: 2014

IMPLEMENTED: 2014

CHALLENGE: During the January 2020 point-in-time homeless count in King County, 955 unaccompanied youth and young adults were identified as experiencing homelessness or an unstable housing situation.¹⁵ Local service providers have identified the need for a short-term, gradually diminishing rental subsidy structure to meet the unique needs of these youth.

SOLUTION: KCHA has implemented a flexible, “stepped-down” rental assistance model in partnership with local youth service providers. Our provider partners find that a short-term rental subsidy, paired with supportive services, is the most effective way to serve youth experiencing homelessness, as a

¹⁴ This figure was calculated by multiplying the median hourly wage and benefits (\$74) of the staff member who oversees this activity by the number of hours saved. This number represents a hypothetical estimate of the dollar amount that could be saved in staff hours by implementing this activity.

¹⁵ Count Us In 2020: Seattle/King County Point-in-Time Count of Individuals Experiencing Homelessness.
https://regionalhomelesssystem.org/wp-content/uploads/2020/07/Count-Us-In-2020-Final_7.29.2020.pdf.

majority of them do not require extended tenure in a supportive housing environment. By providing limited-term rental assistance and promoting graduation to independent living, more youth can be served effectively. KCHA is partnering with Valley Cities Counseling and Consultation to operate the Coming Up initiative. This program offers independent housing opportunities to young adults (ages 18 to 25) who are either exiting homelessness or currently living in service-rich transitional housing. With support from the provider, participants move into housing in the private rental market, sign a lease, and work with a resource specialist who prepares them to take over the lease after a period of being stabilized in housing.

PROGRESS AND OUTCOMES: During 2021, the Coming Up Program will transition from sponsor-based to project-based vouchers. The sponsor has identified a property owner who is willing to provide all 22 units of a large apartment complex centrally located near local healthcare centers, public transportation, and local amenities, which will help support more efficient service delivery. With this shift, we anticipate that utilization rates will increase and be sustained with the availability of units under a project-based HAP contract.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase self-sufficiency	SS #1: Average earned income of households affected by this policy	\$0/month	\$200/month	\$985.30/month	Exceeded
Increase self-sufficiency	SS #3: Employment status for heads of household	(1) Employed Full-time 0 participants	4 participants	5 participants	Partially Achieved
		(2) Employed Part-time 0 participants	7 participants	2 participants	
		(3) Enrolled in an Educational Program 0 participants	4 participants	0 participants	
		(4) Enrolled in Job-training Program 0 participants	1 participant	0 participants	
		(5) Unemployed 0 participants	0 participants	0 participants	
		(6) Other 0 participants	0 participants	3 participants	
Increase self-sufficiency	SS #5: Number of households receiving services	0 households	25 households	15 households	Partially Achieved
Increase self-sufficiency	SS #7: Tenant rent share	0 households	7 households paying \$200 or more toward contract rent	7 households paying \$200 or more toward contract rent	Achieved

Increase self-sufficiency	SS #8: Households transition to self-sufficiency ¹⁶	0 households	14 households	9 households	Partially Achieved
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ACTIVITY 2014-2: Revised Definition of “Family”

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2014

IMPLEMENTED: 2014

CHALLENGE: According to the January 2020 point-in-time count, 3,743 individuals experiencing homelessness in King County were in families with children.¹⁷ Thousands more seniors and people with disabilities, many with severe rent burdens, are experiencing homelessness or on our waiting lists.

SOLUTION: This policy directs KCHA’s limited resources to populations facing the greatest need: elderly and near-elderly households; households with people with disabilities; and families with minor children. We modified the eligibility standards outlined in the Public Housing ACOP and HCV Administrative Plans to limit eligible households to those that include at least one senior or person with a disability, or a minor/dependent child. The current policy affects only admissions and does not affect the eligibility of households currently receiving assistance. Exceptions are made for participants in programs that target specialized populations, such as victims of domestic violence or individuals who have experienced chronic homelessness.

PROGRESS AND OUTCOMES: KCHA continued to apply this policy to new applicants, sustaining a reduced HCV wait list time of 22 months.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase housing choices	HC #3: Average applicant time on HCV wait list (in months)	29 months	25 months	22 months ¹⁸	Exceeded
Increase housing choices	HC #4: Number of households at or below 80% AMI that would lose assistance or need to move	0 households	0 households	0 households	Achieved

¹⁶ “Self-sufficiency” for this activity is defined as securing and maintaining housing.

¹⁷ Count Us In 2020: Seattle/King County Point-in-Time Count of Individuals Experiencing Homelessness.

https://regionalhomelessnessystem.org/wp-content/uploads/2020/07/Count-Us-In-2020-Final_7.29.2020.pdf.

¹⁸ This represents the average amount of time between application and voucher issuance for households who were selected from the 2017 waiting list opening, which was exhausted during 2020.

ACTIVITY 2013-1: Passage Point Re-entry Housing Program

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2013

IMPLEMENTED: 2013

CHALLENGE: In 2020, 1,319 individuals in King County returned to the community after a period of incarceration.¹⁹ Nationally, more than half of all inmates are parents who will face barriers to securing housing and employment upon release due to their criminal record or lack of job skills.²⁰ Without a home or employment, many of these parents are unable to reunite with their children.

SOLUTION: Passage Point is a unique supportive housing program that serves parents trying to reunify with their children following a period of incarceration. KCHA provides 46 project-based Section 8 vouchers while the YWCA provides property management and supportive services. The YWCA performs outreach to prisons and correctional facilities to identify eligible individuals. In contrast to typical transitional housing programs that have strict 24-month occupancy limits, Passage Point participants may remain in place until they have completed the family reunification process, are stabilized in employment, and can demonstrate their ability to succeed in a less service-intensive environment. Passage Point participants who complete the program and regain custody of their children may apply to KCHA's Public Housing program and receive priority placement on the wait list.

PROGRESS AND OUTCOMES: In 2020, 48 families lived at Passage Point and participated in services there. By the end of the year, seven of these families had graduated to permanent housing.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #4: Amount of funds leveraged in dollars	\$0	\$500,000	\$780,242	Exceeded
Increase housing choices	HC #5: Number of households able to move to a better unit ²¹	0 households	40 households	48 households	Exceeded
Increase housing choices	HC #7: Number of households receiving services aimed to increase housing choice	0 households	40 households	48 households	Exceeded

¹⁹ Washington State Department of Corrections. Number of Prison Releases by County of Release. <https://www.doc.wa.gov/docs/publications/reports/200-RE001.pdf>.

²⁰ Glaze, L E and Maruschak, M M (2008). Parents in Prison and Their Minor Children. <http://www.bjs.gov/index.cfm?ty=pbdetail&iid=823>

²¹ "Better unit" is defined as stable housing.

Increase self-sufficiency	SS #1: Average earned income of households affected by this policy	\$0	\$3,584	\$6,828	Exceeded
		(1) Employed Full-time			
		0	15	12	
		(2) Employed Part-time			
		0	15	12	
		(3) Enrolled in an Educational Program			
Increase self-sufficiency	SS #3: Employment status for heads of household	0	15	9	Partially Achieved
		(4) Enrolled in Job Training Program			
		0	12	2	
		(5) Unemployed			
		0	0	11	
		(6) Other: engaged in services			
		0	0	10	
Increase self-sufficiency	SS #8: Number of households transitioned to self-sufficiency ²²	0 households	5 households	7 households	Exceeded

ACTIVITY 2013-2: Flexible Rental Assistance

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2013

IMPLEMENTED: 2013

CHALLENGE: The one-size-fits-all approach of traditional housing programs does not provide the flexibility needed to quickly and effectively meet the needs of low-income individuals facing distinct housing crises. In many of these cases, a short-term rental subsidy paired with responsive, individualized case management can help a family out of a crisis situation and into safe and stable housing.

SOLUTION: This activity, developed with local service providers, offers tailored flexible housing assistance to families and individuals in crisis. KCHA provides flexible financial assistance, including time-limited rental subsidy, security deposits, rent arrears, and funds to cover move-in costs, while our partners provide individualized support services. The Student and Family Stability Initiative (SFSI) pairs short-term rental assistance with housing navigation and employment services for families experiencing

²² "Self-sufficiency" in this activity is defined as graduating to Public Housing or other independent housing.

or on the verge of homelessness. School-based McKinney-Vento liaisons identify and connect the families with community-based service providers, while caseworkers have the flexibility to determine the most effective approach to quickly stabilize the families in housing. In 2020, KCHA also worked with partners at Highline College to launch While in School Housing (WISH), a time-limited rental subsidy program using tenant-based vouchers to support students through the duration of their academic program and six months following graduation.

PROGRESS AND OUTCOMES: The pandemic contributed to substantial challenges of administering our flexible rental assistance programs in 2020. With schools and college campuses closed, engagement with students, their families, and school-based staff were severely constrained. In the SFSI program, more than 75% of participating families lost income during the pandemic. To help offset these challenges, KCHA and our partners have implemented a series of programmatic changes to meet the needs of families. KCHA also has launched a qualitative research study to center consumer-driven perspective as we continue to shape KCHA's approach to providing short-term rental assistance through the SFSI and WISH programs.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase housing choices	HC #5: Number of households able to move to a better unit	0 households	100 households	40 households	Partially Achieved
Increase housing choices	HC #7: Number of households receiving services aimed to increase housing choice	0 households	150 households	64 households	Partially Achieved

ACTIVITY 2009-1: Project-based Section 8 Local Program Contract Term

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2009

IMPLEMENTED: 2009

CHALLENGE: Prior to 2009, our nonprofit development partners faced difficulties securing private financing for the development and acquisition of affordable housing projects. Measured against banking and private equity standards, the HAP contract term set by HUD is too short and hinders underwriting debt on affordable housing projects.

SOLUTION: This activity extends the allowable term for project-based Section 8 contracts up to 30 years for the initial HAP term and a 30-year cumulative maximum contract renewal term not to exceed 60

years total. The longer term assists our partners in underwriting and leveraging private financing for development and acquisition projects. At the same time, the longer-term commitment from KCHA signals to lenders and underwriters that proposed projects have sufficient cash flow to take on the debt necessary to develop or acquire affordable housing units.

PROGRESS AND OUTCOMES: KCHA continued to save 20 hours of staff time per contract.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$880 saved	\$880 saved per contract ²³	Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved per contract	20 hours saved per contract	20 hours saved per contract	Achieved

ACTIVITY 2008-1: Acquire New Public Housing

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2008

IMPLEMENTED: 2008

CHALLENGE: In King County, 40% of households earning less than 80% of AMI pay more than 50% of their income each month on rent and utilities. For the lowest income families in our region, those earning less than 30% of AMI, a staggering 65% are paying more than half of their income on rent.²⁴ In the context of these challenges, KCHA's Public Housing wait lists continue to grow. Given the gap between available affordable housing and the number of low-income renters, KCHA must continue to increase the inventory of units affordable to extremely low-income households.

SOLUTION: KCHA's Public Housing ACC is currently below the Faircloth limit in the number of allowable units. These "banked" Public Housing subsidies allow us to add to the affordable housing supply in the region by acquiring new units. This approach is challenging, however, because Public Housing units

²³ This figure was calculated by multiplying the median hourly wage and benefits (\$44) of the staff member who oversees this activity by the number of hours saved. The number is a monetization of the hours saved through the implementation of this program.

²⁴ 2018 one-year American Community Survey estimates.

cannot support debt. We continued our innovative use of MTW working capital, with a particular focus on the creation or preservation of units in high-opportunity neighborhoods.²⁵

We further simplify the acquisition and addition of units to our Public Housing inventory by collaborating with the local HUD field office to streamline the information needed to add these units to the Public and Indian Housing Information and Resource Center system and obtain operating and capital subsidies. We also use a process for self-certification of neighborhood suitability standards and Faircloth limits, necessitating the flexibility granted in Attachment D, Section D of our MTW Agreement.²⁶

PROGRESS AND OUTCOMES: KCHA did not convert any units to Public Housing in 2020.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase housing choices	HC # 1: Number of new housing units made available for households at or below 80% AMI	0 units (2004)	700 units	482 cumulative units	In Progress
Increase housing choices	HC #2: Number of housing units at or below 80% AMI that would not otherwise be available	0 units	700 units	482 cumulative units	In Progress
Increase housing choices	HC #5: Number of households able to move to a high-opportunity neighborhood	0% of new units	50% of new units	0% of new units	In Progress

ACTIVITY 2008-10 and 2008-11: EASY and WIN Rent Policies

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness and Self-sufficiency

APPROVAL: 2008

IMPLEMENTED: 2008

CHALLENGE: The administration of rental subsidies under existing HUD rules is overly complex and confusing to the households we serve. Significant staff time was being spent complying with federal requirements that do not promote better outcomes for residents, safeguard program integrity, or save taxpayer money. The rules regarding deductions, annual reviews and recertifications, and income calculations were cumbersome and often hard to understand. Many of our households live on fixed incomes that change only when there is a Cost of Living Adjustment (COLA), making annual reviews

²⁵ Neighborhood opportunity designations are from the Puget Sound Regional Council and Kirwan Institute's Opportunity Mapping index (<https://www.psrc.org/opportunity-mapping>).

²⁶ Some Public Housing units might be designated MTW Neighborhood Services units in 2021 upon approval from the HUD field office.

superfluous. For working households, HUD's rent rules include complicated earned-income disregards that can manifest as disincentives to income progression and employment advancement.

SOLUTION: KCHA has two rent reform policies. The first, EASY Rent, simplifies rent calculations and recertifications for households with seniors and persons with disabilities that derive 90% of their income from a fixed source (such as Social Security, Supplemental Security Income [SSI], or pension benefits), and are enrolled in our Public Housing, HCV, or project-based Section 8 programs. Rents are calculated at 28% of adjusted income with deductions for medical- and disability-related expenses in \$2,500 bands, with the cap on deductions at \$10,000. EASY Rent streamlines KCHA operations and simplifies the burden placed on residents by reducing recertification reviews to a three-year cycle, and rent adjustments based on COLA increases in Social Security and SSI payments to an annual cycle.

The second policy, WIN Rent, was implemented in FY 2010 to encourage increased economic self-sufficiency among households where individuals are able to work. WIN Rent is calculated on a series of income bands and the tenant's share of the rent is calculated at 28.3% of the lower end of each income band. This tiered system — in contrast to existing rent protocols — does not punish increases in earnings, as the tenant's rent does not change until household income increases to the next band level. Additionally, recertifications are conducted biennially instead of annually, allowing households to retain all increases in earnings during that time period without an accompanying increase to the tenant's share of rent. The WIN Rent structure also eliminates flat rents, income disregards, and deductions (other than childcare for eligible households), and excludes the employment income of household members under age 21. Households with little or no income are given a six-month reprieve during which time they are able to pay a lower rent or, in some cases, receive a credit payment. Following this period, a WIN Rent household pays a minimum rent of \$25 regardless of income calculation.

In addition to changes to the recertification cycle, we also have streamlined processing and reviews. For example, we limit the number of tenant-requested reviews to reduce rent to two occurrences in a two-year period in the WIN Rent program. We estimate that these policy and operational modifications have reduced the relevant administrative workloads in the HCV and Public Housing programs by 20%.

PROGRESS AND OUTCOMES: KCHA continues to realize significant savings in staff time and resources through the simplified rent calculation protocol, saving more than 6,200 hours in 2020. In response to the pandemic, KCHA introduced temporary changes to our rent policy to include: allowing tenants to report income changes until the last day of the month; weighing all income verifications equally;

allowing pandemic-related decreases in rent to take effect the first day of the month following the date income decreased (rather than the first day of the month following the day reported).

MTW Statutory Objective	Unit of Measurement	Baseline ²⁷	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$116,787 saved ²⁸	\$207,273 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved	3,000 HCV staff hours saved; 450 PH staff hours saved	4,997 HCV staff hours saved; 1,284 PH staff hours saved	Exceeded
Increase self-sufficiency	SS #1: Average income of households (EASY)	HCV: \$10,617 PH: \$10,514	2% increase	HCV: \$12,772 PH: \$11,986	Exceeded
Increase self-sufficiency	SS #1: Average earned income of households (WIN)	HCV: \$7,983 PH: \$14,120	3% increase	HCV: \$21,898 PH: \$23,367	Exceeded
Increase self-sufficiency	SS #8: Households transition to self-sufficiency ²⁹	0 households	25 households	174 households	Exceeded

ACTIVITY 2008-21: Public Housing and Housing Choice Voucher Utility Allowances

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2008

IMPLEMENTED: 2010

CHALLENGE: KCHA would spend an estimated \$23,600 in additional staff time to administer utility allowances under HUD’s one-size-fits-all national guidelines. HUD’s national approach fails to capture average consumption levels in the Puget Sound area.

SOLUTION: This activity simplifies the HUD rules on Public Housing and HCV Utility Allowances by applying a universal methodology that reflects local consumption patterns and costs. Before this policy change, allowances were calculated for each individual unit and household type with varied rules under the HCV and Public Housing programs. Additionally, HUD required an immediate update of the allowances with each cumulative 10% rate increase made by utility companies. Now, KCHA provides allowance adjustments annually when the Consumer Price Index produces a change (decrease or increase) of more than 10% rather than each time an adjustment is made to the utility equation. We

²⁷ 2010 earned income baseline from Rent Reform Impact Report, John Seasholtz.

²⁸ This figure was calculated by multiplying the median hourly wage and benefits (\$33) of the staff members who oversee this activity by the number of hours saved. This number is a monetization of the hours saved through the implementation of this program.

²⁹ “Self-sufficiency” is defined as a positive move from subsidized housing.

examined data from a Seattle City Light study completed in 2009, which allowed us to identify key factors in household energy use and project average consumption levels for various types of units in the Puget Sound region. We used this information to set a new utility schedule that considers various factors: type of unit (single vs. multi-family); size of unit; high-rise vs. low-rise units; and the utility provider. We also modified allowances for units where the resident pays water and/or sewer charges. KCHA's Hardship Policy, adopted in July 2010, allows KCHA to respond to unique household or property circumstances and documented cases of financial hardship, including utility rate issues.

PROGRESS AND OUTCOMES: KCHA continued to set utility allowances to the streamlined regional utility schedule, allowing us to save more than 300 hours of staff time in 2020.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$22,116 saved ³⁰	\$24,396 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved	291 hours saved	321 hours saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 minutes saved per HCV file and 0 minutes saved per Public Housing file	2.5 minutes saved per HCV file and 5 minutes saved per Public Housing file	2.5 minutes saved per HCV file and 5 minutes saved per Public Housing file	Achieved

ACTIVITY 2007-6: Develop a Sponsor-based Housing Program

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2007

IMPLEMENTED: 2007

CHALLENGE: According to the January 2020 point-in-time count in King County, 11,751 individuals were experiencing homelessness.³¹ Of those, 3,355 people were experiencing chronic homelessness. Many people who experience chronic homelessness require additional support, beyond rental subsidy, to secure and maintain a safe and stable place to live.

³⁰ This figure was calculated by multiplying the median hourly wage and benefits (\$76) of the staff member who oversees this activity by the number of hours saved. The number is a monetization of the hours saved through the implementation of this program.

³¹ Count Us In 2020: Seattle/King County Point-in-Time Count of Individuals Experiencing Homelessness. https://regionalhomelesssystem.org/wp-content/uploads/2020/07/Count-Us-In-2020-Final_7.29.2020.pdf.

SOLUTION: In the sponsor-based housing program, KCHA provides housing funds directly to our behavioral health care partners, including Sound, Navos Mental Health Solutions, and Valley Cities Counseling and Consultation. These providers use the funds to secure private market rentals that are then subleased to program participants. The programs operate under the “Housing First” model of supportive housing, which couples low-barrier placement in permanent, scattered-site housing with intensive, individualized services that help residents maintain long-term housing stability. Recipients of this type of support are referred through the mental health system, street outreach teams, and King County’s Coordinated Entry for All system. Once a resident is stabilized and ready for a more independent living environment, KCHA offers a move-on strategy through a tenant-based non-elderly disability voucher.

PROGRESS AND OUTCOMES: In 2020, we continued to serve populations facing the greatest barriers to housing stability through a Housing First model that coordinates across the housing, behavioral health, and homeless systems. The program remained fairly stable in 2020, with some limitations on the sponsor’s ability to meet with clients in their units, as well as securing new units to lease with rental offices being closed to the public.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase housing choices	HC #1: Number of new units made available for households at or below 80% AMI	0 units	95 units	95 units	Achieved
Increase housing choices	HC #5: Number of households able to move to a better unit	0 households	95 households	86 households	Partially Achieved
Increase self-sufficiency	SS #5: Number of households receiving services aimed to increase self-sufficiency	0 households	95 households	86 households	Partially Achieved
Increase self-sufficiency	SS #8: Number of households transitioned to self-sufficiency ³²	0 households	90 households	70 households	Partially Achieved

ACTIVITY 2007-14: Enhanced Transfer Policy

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness
APPROVAL: 2007

³² “Self-sufficiency” for this activity is defined as securing and maintaining housing.

IMPLEMENTED: 2007

CHALLENGE: HUD rules restrict a resident from moving from Public Housing to HCV, or from HCV to Public Housing, which hampers our ability to meet the needs of our residents. For example, Project-based Section 8 residents may need to move if their physical abilities change and they can no longer access their second-story, walk-up apartment. A Public Housing property may have an accessible unit available. Under traditional HUD regulations, this resident would not be able to move into this available unit.

SOLUTION: Under existing HUD guidelines, a resident cannot transfer between the HCV and Public Housing programs regardless of whether a more appropriate unit for the resident is available in the other program. This policy allows a resident to transfer among KCHA's various subsidized programs and expedites access to Uniform Federal Accessibility Standards (UFAS)-rated units for mobility-impaired households. In addition to mobility needs, a household might grow in size and require a larger unit with more bedrooms. The enhanced transfer policy allows a household to move to a larger unit when one becomes available in either program. In 2009, KCHA took this one step further by actively encouraging over-housed or under-housed residents to transfer when an appropriately sized unit becomes available. The flexibility provided through this policy allows us to swiftly meet the needs of our residents by housing them in a unit that suits their situation best, regardless of which federal subsidy they receive.

PROGRESS AND OUTCOMES: In 2020, 39 households that traditionally would not have been eligible for a change of unit were able to move to a more suitable unit.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Increase housing choices	HC # 5: Number of households able to move to a better unit and/or a high-opportunity neighborhood	0 households	10 households	39 households	Exceeded

ACTIVITY 2005-4: Payment Standard Changes

MTW STATUTORY OBJECTIVE: Increase Housing Choice

APPROVAL: 2005

IMPLEMENTED: 2005

CHALLENGE: Currently, 30% of KCHA's tenant-based voucher households live in high-opportunity neighborhoods, which means about 70% may be unable to reap the benefits that come with residing in such an area. These benefits include improved educational opportunities, increased access to public

transportation, and greater economic opportunities.³³ Not surprisingly, high-opportunity neighborhoods also have more expensive rents. According to recent market data, a two-bedroom rental unit at the 40th percentile in east King County — typically a high-opportunity area — costs \$554 more than the same unit in lower opportunity neighborhoods of south King County.³⁴ To move to high-opportunity areas, voucher holders need sufficient resources, which are not available under traditional payment standards. Conversely, broadly applied payment standards that encompass multiple housing markets — low and high — result in HCV rents “leading the market” in lower-priced areas.

SOLUTION: This initiative develops local criteria for the determination and assignment of payment standards to better match local rental markets, with the goals of increasing affordability in high-opportunity neighborhoods and ensuring the best use of limited financial resources. We develop our payment standards through an analysis of local submarket conditions, trends, and projections. This approach means that we can provide subsidy levels sufficient for families to afford the rents in high-opportunity areas of the county and not have to pay market-leading rents in less expensive neighborhoods. As a result, our residents are less likely to be squeezed out by tighter rental markets and therefore have greater geographic choice. In 2005, KCHA began applying new payment standards at the time of a resident’s next annual review. In 2007, we expanded this initiative and allowed approval of payment standards of up to 120% of Fair Market Rent (FMR) without HUD approval. In early 2008, we decoupled the payment standards from HUD’s FMR calculations entirely so that we could be responsive to the range of rents in Puget Sound’s submarkets. Current payment standards for two-bedroom apartments range from 79% to 112% of the regional HUD FMR.

In 2016, KCHA implemented a five-tiered payment standard system based on ZIP Codes. We arrived at a five-tiered approach by analyzing recent tenant lease-up records, consulting local real estate data, holding forums with residents and staff, reviewing small area FMR payment standard systems implemented by other housing authorities, and assessing the financial implications of various approaches. In designing the new system, we sought to have enough tiers to account for submarket variations but not so many that the new system became burdensome and confusing for staff and residents. At the end of 2017, we implemented an additional sixth payment standard tier to more closely account for variations in a local housing market. Since 2018, KCHA has conducted biannual

³³ Neighborhood opportunity designations are from the Puget Sound Regional Council and Kirwan Institute’s Opportunity Mapping index (<https://www.psrc.org/opportunity-mapping>).

³⁴ CoStar Multi-Family Rental Data, 2020.

reviews of market conditions to ensure our payment standards keep pace with the diverging submarkets in King County.

PROGRESS AND OUTCOMES: At the end of 2020, over 30% of all tenant-based voucher households were living in high-opportunity neighborhoods.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0	\$0	\$0	Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete the task in staff hours	0 hours	0 hours	0 hours ³⁵	Achieved
Increase housing choices	HC #5: Number of households able to move to a high-opportunity neighborhood ³⁶	21% of HCV households live in high-opportunity neighborhoods	30% of HCV households live in high-opportunity neighborhoods	30.5% of HCV households live in high-opportunity neighborhoods	Exceeded

ACTIVITY 2004-2: Local Project-based Section 8 Program

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness and Housing Choice

APPROVAL: 2004

IMPLEMENTED: 2004

CHALLENGE: Current project-basing regulations are cumbersome and present multiple obstacles to serving high-need households, partnering effectively and efficiently with nonprofit developers, and promoting housing options in high-opportunity areas. Some private-market landlords refuse to rent to tenants with imperfect credit or rental history, especially in tight rental markets such as those in King County.

Meanwhile, nonprofit housing acquisition and development projects that would serve extremely low-income households require reliable sources of rental subsidies. The reliability of these sources is critical for the financial underwriting of these projects and successful engagement with banks and tax-credit equity investors.

³⁵ This activity is net neutral in terms of hours or dollars saved. Workload remained the same; however staff changed the timing of when they were applying payment standards.

³⁶ All tenant-based voucher households.

SOLUTION: The ability to streamline the project-based Section 8 program is an important factor in addressing the distribution of affordable housing in King County and coordinating effectively with local initiatives. KCHA places project-based Section 8 subsidies in high-opportunity areas of the county in order to increase access to these desirable neighborhoods for low-income households.³⁷ We also partner with nonprofit community service providers to create housing targeted to special needs populations, opening new housing opportunities for people experiencing chronic homelessness, behavioral health issues, or with a disability, as well as young adults and families exiting homelessness traditionally not served through our mainstream Public Housing and HCV programs. Additionally, we coordinate with county government and suburban jurisdictions to underwrite a pipeline of new affordable housing developed by local nonprofit housing providers. MTW flexibility granted by this activity has helped us implement the following policies.

CREATE HOUSING TARGETED TO SPECIAL-NEEDS POPULATIONS BY:

- Assigning project-based Section 8 subsidy to a limited number of demonstration projects not qualifying under standard policy in order to serve important public purposes. (FY 2004)
- Modifying eligibility and selection policies as needed to align with entry criteria for nonprofit-operated housing programs. (FY 2004)

SUPPORT A PIPELINE OF NEW AFFORDABLE HOUSING BY:

- Prioritizing assignment of project-based Section 8 assistance to units located in high-opportunity census tracts, including those with poverty rates lower than 20%. (FY 2004)
- Waiving the 25% cap on the number of units that can be project-based on a single site. (FY 2004)
- Allocating project-based Section 8 subsidy non-competitively to KCHA-controlled sites or other jurisdictions, and using an existing local government procurement process for project-basing Section 8 assistance. (FY 2004)
- Allowing owners and agents to conduct their own construction and/or rehab inspections, and having the management entity complete the initial inspection rather than KCHA, with inspection sampling at annual review. (FY 2004)
- Modifying eligible unit and housing types to include shared housing, cooperative housing, transitional housing, and high-rise buildings. (FY 2004)

³⁷ Neighborhood opportunity designations are from the Puget Sound Regional Council and Kirwan Institute's Opportunity Mapping index (<https://www.psrc.org/opportunity-mapping>).

- Allowing project-based Section 8 rules to defer to Public Housing rules when used in conjunction with a mixed finance approach to housing preservation or when assigned to a redeveloped former Public Housing property. (FY 2008)
- Partnering with local municipalities to develop a local competitive process that pairs project-based assistance with local zoning incentives. (FY 2016)

IMPROVE PROGRAM ADMINISTRATION BY:

- Allowing project sponsors to manage project wait lists as determined by KCHA. (FY 2004)
- Using KCHA’s standard HCV process for determining Rent Reasonableness for units in lieu of requiring third-party appraisals. (FY 2004)
- Allowing participants in “wrong-sized” units to remain in place and pay the higher rent, if needed. (FY 2004)
- Assigning standard HCV payment standards to project-based Section 8 units, allowing modification where we deem appropriate. (FY 2004)
- Offering moves to Public Housing in lieu of an HCV exit voucher (FY 2004) or allowing offer of a tenant-based voucher for a limited period in conjunction with internal Public Housing disposition activity. (FY 2012)
- Allowing modifications to the HAP contract. (FY 2004)
- Eliminating the procedure of temporarily removing units from the HAP contract in cases in which a project-based Section 8 resident is paying full HAP (2004).
- Using Public Housing preferences for project-based Section 8 units in place of HCV preferences. (FY 2008)
- Allowing KCHA inspection of units at contract execution rather than contract proposal. (FY 2009)
- Modifying the definition of “existing housing” to include housing that could meet HQS within 180 days. (FY 2009)
- Allowing direct owner or provider referrals to a project-based Section 8 vacancy when the unit has remained vacant for more than 30 days. (FY 2010)
- Waiving the 20% cap on the amount of HCV budget authority that can be project-based, allowing us to determine the size of our project-based Section 8 program. (FY 2010)

PROGRESS AND OUTCOMES: KCHA continued to see efficiencies through streamlined program administration and modified business processes, saving and redirecting an estimated 45 hours per contract for each issued Request for Proposal (RFP). In November 2020, Catholic Housing Services — in

partnership with KCHA, the U.S. Department of Veterans Affairs, and King County — opened doors at the newly constructed Kent Permanent Supportive Housing property (named Thea Bowman Apartments). Thea Bowman is the first permanent supportive housing project in King County outside of Seattle, and provides housing with onsite wraparound services to 80 individuals who have been experiencing chronic homelessness.³⁸

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved per contract	\$1,980 saved per contract ³⁹	\$1,980 saved per contract	Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved per contract for RFP	45 hours saved per contract for RFP	45 hours saved per contract for RFP	Achieved
Increase housing choices	HC #3: Average applicant time on wait list in months (decrease)	0 months	29 months	45 months ⁴⁰	In Progress
Increase housing choices	HC #5: Number of households able to move to a better unit and/or high-opportunity neighborhood	0 households	45% of project-based units in high-opportunity neighborhoods	53% of project-based units in high-opportunity neighborhoods	Exceeded

ACTIVITY 2004-3: Develop Site-based Waiting Lists

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness and Housing Choice

APPROVAL: 2004

IMPLEMENTED: 2004

CHALLENGE: Under traditional HUD wait list guidelines, public housing residents have limited choice about where they live. They have to accept the first unit that comes available, which might not meet the family's needs or preferences, such as proximity to a child's school or access to local service providers.

SOLUTION: Under this initiative, we have implemented a streamlined wait list system for our Public Housing program that provides applicants additional options for choosing the location where they want

³⁸ The virtual grand opening of Thea Bowman Apartments, featuring KCHA, can be viewed at: <https://youtu.be/zlPONAHiGY>.

³⁹ This figure was calculated by multiplying the median hourly wage and benefits (\$44) of the staff member who oversees this activity by the number of hours saved. The number is a monetization of the hours saved through the implementation of this program.

⁴⁰ KCHA has calculated this figure differently than in past years. We took the weighted average of the wait time for applicant households currently on these lists, by bedroom size. In the past, we calculated the wait time for those who entered housing in the fiscal year.

to live. In addition to offering site-based wait lists, we also maintain regional wait lists and have established a list to accommodate the needs of graduates from the region's network of transitional housing facilities for families experiencing homelessness. In general, applicants are selected for occupancy using a rotation between the site-based, regional, and transitional housing applicant pools, based on an equal ratio. Units are not held vacant if a particular wait list is lacking an eligible applicant. Instead, a qualified applicant is pulled from the next wait list in the rotation.

PROGRESS AND OUTCOMES: This streamlined process continued to save an estimated 176 hours of staff time annually.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$4,176 saved ⁴¹	\$4,959 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE#2: Total time to complete task in staff hours	0 hours saved	144 hours saved	176 hours saved	Exceeded
Increase housing choices	HC #3: Average applicant time on wait list in months (decrease)	75 months	75 months	77 months	Achieved
Increase housing choices	HC #5: Number of households able to move to a better unit and/or high-opportunity neighborhood	0% of applicants	100% of Public Housing and project-based applicants housed from site-based or regional wait lists	100% of Public Housing and project-based applicants housed from site-based or regional wait lists	Achieved

ACTIVITY 2004-5: Modified Housing Quality Standards (HQS) Inspection Protocols

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2004

IMPLEMENTED: 2004

CHALLENGE: HUD's HQS inspection protocols often require multiple trips to the same neighborhood, the use of third-party inspectors, and blanket treatment of diverse housing types, adding more than

⁴¹ This figure was calculated by multiplying the median hourly wage and benefits (\$29) of the staff member who oversees this activity by the number of hours saved. The number is a monetization of the hours saved through the implementation of this program.

\$100,000 to annual administrative costs. Follow-up inspections for minor “fail” items impose additional burdens on landlords, who in turn may resist renting to families with HCVs.

SOLUTION: Through a series of HCV program modifications, we have streamlined the HQS inspection process to simplify program administration, improve stakeholder satisfaction, and reduce administrative costs. Specific policy changes include: allowing the release of HAP payments when a unit fails an HQS inspection due to minor deficiencies (applies to both annual and initial move-in inspections); geographically clustering inspections to reduce repeat trips to the same neighborhood or building by accepting annual inspections completed eight to 20 months after initial inspection, allowing us to align inspection of multiple units in the same geographic location; and self-inspecting KCHA-owned units rather than requiring inspection by a third party. KCHA also piloted a risk-based inspection model that places well-maintained, multi-family apartment complexes on a biennial inspection schedule.

After closely monitoring the outcomes from the risk-based inspection pilot, KCHA decided to expand the program and move all units in multi-family apartment complexes to a biennial inspection schedule. At the end of 2019, KCHA implemented an initial inspection pilot that allows landlords of new construction properties to self-certify that their units meets basic HQS requirements.

PROGRESS AND OUTCOMES: In 2020, KCHA paused all annual HQS inspections until further notice to reduce exposure risk to clients, staff, and community during the pandemic. In lieu of physical inspections, we further streamlined initial inspection procedures to allow self-certification, utilized video inspections, and implemented new temporary policies to deal with emergency repairs. Due to the pandemic, a significant number of inspections were delayed, allowing HQS inspectors to transition their focus to addressing the emergent needs of our residents, such as delivering food boxes.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0	\$58,000 saved ⁴²	\$41,085 saved	Partially Achieved
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved	1,810 hours saved	1,245 hours saved	Partially Achieved

⁴² This figure was calculated by multiplying the median inspector hourly wage and benefits (\$33) by the number of hours saved. These positions were not eliminated so this is a hypothetical estimate of the amount that could be saved in staff hours by implementing this activity. In 2020, inspectors undertook more auditing and monitoring activities, assisted in fraud investigations, provided landlord trainings, and sped up the timeline for new move-in inspections. It is a monetization of the hours saved through the implementation of this program.

ACTIVITY 2004-7: Streamlining Public Housing and Housing Choice Voucher Forms and Data Processing

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2004

IMPLEMENTED: 2004

CHALLENGE: Duplicative recertifications, complex income calculations, and strict timing rules cause unnecessary intrusions into the lives of the people we serve and expend limited resources for little purpose.

SOLUTION: After analyzing our business processes, forms, and verification requirements, we have eliminated or replaced those with little or no value. Through the use of lean engineering techniques, KCHA continues to review office workflow and identify ways that tasks can be accomplished more efficiently and intrude less into the lives of program participants, while still assuring program integrity and quality control. Under this initiative, we have made a number of changes to our business practices and processes for verifying and calculating tenant income and rent, including:

CHANGES TO BUSINESS PROCESSES:

- Modify HCV policy to require notice to move prior to the 20th of the month in order to have paperwork processed during the month. (FY 2004)
- Allow applicant households to self-certify membership in the family at the time of admission. (FY 2004)
- Modify HQS inspection requirements for units converted to project-based subsidy from another KCHA subsidy, and allow the most recent inspection completed within the prior 12 months to substitute for the initial HQS inspection required before entering the HAP contract. (FY 2012)
- Modify standard project-based Section 8 requirements to allow the most recent recertification (within last 12 months) to substitute for the full recertification when a tenant's unit is converted to a project-based Section 8 subsidy. (FY 2012)
- Allow Public Housing applicant households to qualify for a preference when household income is below 30% of AMI. (FY 2004)
- Streamline procedures for processing interim rent changes resulting from wholesale reductions in state entitlement programs. (FY 2011)
- Modify the HQS inspection process to allow streamlined processing of inspection data. (FY 2010)
- Establish a local release form that replaces the HUD form 9986 and is renewed every 40 months. (FY 2014)

CHANGES TO VERIFICATION AND INCOME CALCULATION PROCESSES:

- Exclude payments made to a landlord by the Washington State Department of Social and Health Services (DSHS) on behalf of a tenant from the income and rent calculation under the HCV program. (FY 2004)
- Allow HCV residents to self-certify income of \$50 or less received as a pass-through DSHS childcare subsidy. (FY 2004)
- Extend to 180 days the term over which verifications are considered valid. (FY 2008)
- Modify the definition of “income” to exclude income from assets with a value less than \$50,000, and income from Resident Service Stipends less than \$500 per month. (FY 2008)
- Apply any decrease in Payment Standard at the time of the next annual review or update, rather than using HUD’s two-year phase-in approach. (FY 2004)
- Allow HCV residents who are at \$0 HAP to self-certify income at the time of review. (FY 2004)

PROGRESS AND OUTCOMES: These streamlined processes saved the agency more than 2,100 hours in staff time in 2020. In response to the pandemic, KCHA implemented new measures to streamlining processes for tenants and staff, including: transmitting briefing materials and tenant information electronically; implementing temporary policies to equally weigh all forms of tenant verifications, which allows us to streamline processing of reviews when standard third-party verification may be difficult to obtain (delaying the review) or is unavailable; and eliminating the 30-day waiting period for interim reviews and allowing income changes to be reported until the last day of the month.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0	\$58,000 saved ⁴³	\$61,191 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete the task in staff hours	0 hours saved	2,000 hours saved	2,179 hours saved	Exceeded

ACTIVITY 2004-9: Rent Reasonableness Modifications

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2004

IMPLEMENTED: 2004

⁴³ This figure was calculated by multiplying the median Property Management Specialist hourly wage and benefits (\$29) by the number of hours saved. It is a monetization of the hours saved through the implementation of this program.

CHALLENGE: Under current HUD regulations, a housing authority must perform an annual Rent Reasonableness review for each voucher holder. If a property owner is not requesting a rent increase, however, the rent does not fall out of federal guidelines and does not necessitate a review.

SOLUTION: KCHA saves more than 1,000 hours of staff time annually by performing Rent Reasonableness determinations only when a landlord requests an increase in rent. Under standard HUD regulations, a Rent Reasonableness review is required annually in conjunction with each recertification completed under the program. After reviewing this policy, we found that if an owner had not requested a rent increase, it was unlikely the current rent fell outside of established guidelines. In response to this analysis, KCHA eliminated an annual review of rent levels. By bypassing this burdensome process, we intrude less in the lives of residents and can redirect our resources to more pressing needs. Additionally, KCHA performs Rent Reasonableness inspections at our own properties rather than contracting with a third party, allowing us to save additional resources.

PROGRESS AND OUTCOMES: With the elimination of this non-essential regulation, KCHA has been able to adopt a policy that is less disruptive to residents while saving an estimated 1,000 hours in staff time each year.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$33,000 saved ⁴⁴	\$35,970 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 staff hours saved	1,000 staff hours saved	1,090 staff hours saved	Exceeded

ACTIVITY 2004-12: Energy Performance Contracting

MTW STATUTORY OBJECTIVE: Increase Cost Effectiveness

APPROVAL: 2004

IMPLEMENTED: 2004

⁴⁴ This figure was calculated by multiplying the median Inspector hourly wage and benefits (\$33) by the number of hours saved. These positions were not eliminated so this is a hypothetical estimate of the amount that could be saved in staff hours by implementing this activity. In 2020, inspectors instead undertook more auditing and monitoring inspections, assisted in fraud investigations, provided landlord trainings, and performed new move-in inspections. It is a monetization of the hours saved through the implementation of this program.

CHALLENGE: KCHA could recapture more than \$3 million in energy savings per year if provided the upfront investment necessary to make efficiency upgrades to our aging housing stock.

SOLUTION: KCHA employs energy conservation measures and improvements through the use of Energy Performance Contracting (EPC) — a financing tool that allows Public Housing Authorities to make needed energy upgrades without having to self-fund the upfront necessary capital expenses. The energy services partner (in this case, Johnson Controls) identifies these improvements through an investment-grade energy audit that is then used to underwrite loans to pay for the measures. Project expenses, including debt service, are then paid for out of the energy savings while KCHA and our residents receive the long-term savings and benefits. Upgrades may include: installation of energy-efficient light fixtures, solar panels, and low-flow faucets, toilets, and showerheads; upgraded appliances and plumbing; and improved irrigation and HVAC systems. In 2016, we extended the existing EPC for an additional eight years and implemented a new 20-year EPC for incremental Public Housing properties to make needed improvements.

PROGRESS AND OUTCOMES: EPC construction was completed in 2019. Minor repair and replacement work was performed in 2020 to maintain installed equipment. Overall, KCHA saw energy savings of more than \$3.8 million as a result of our EPC upgrade work.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0 saved	\$800,000 saved	\$3,800,000 saved	Exceeded

ACTIVITY 2004-16: Housing Choice Voucher Occupancy Requirements

MTW STATUTORY OBJECTIVE: Increase Cost-effectiveness

APPROVAL: 2004

IMPLEMENTED: 2004

CHALLENGE: More than 20% of tenant-based voucher households move two or more times while receiving subsidy. Moves can be beneficial if they lead to gains in neighborhood or housing quality for the household, but moves also can be burdensome to residents because they incur the costs of finding a new unit through application fees and other moving expenses. KCHA also incurs additional costs in staff time through processing moves and working with families to locate a new unit.

SOLUTION: Households may continue to live in their current unit when their family size exceeds the standard occupancy requirements by just one member. Under standard guidelines, a seven-person

household living in a three-bedroom unit would be considered overcrowded and therefore be required to move to a larger unit. Under this modified policy, the family voluntarily may remain in its current unit, avoiding the costs and disruption of moving. This initiative reduces the number of processed annual moves, increases housing choice among these families, and reduces our administrative and HAP expenses.

PROGRESS AND OUTCOMES: By eliminating this rule, KCHA saves an estimated 867 hours in staff time each year while helping families avoid the disruption and costs of a move.

MTW Statutory Objective	Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Reduce costs and achieve greater cost-effectiveness	CE #1: Total cost of task in dollars	\$0	\$8,613 saved ⁴⁵	\$16,831 saved	Exceeded
Reduce costs and achieve greater cost-effectiveness	CE #2: Total time to complete task in staff hours	0 hours saved per file	87 hours saved	510 hours saved ⁴⁶	Exceeded
Increase housing choices	HC #4: Number of households at or below 80% AMI that would lose assistance or need to move	0 households	150 households	170 households	Exceeded

⁴⁵ This dollar figure was calculated by multiplying the median Property Management Specialist hourly wage and benefits (\$33) by the number of hours saved.

⁴⁶ According to current program data, 170 households currently exceed the occupancy standard. At three hours saved per file, we estimate that KCHA continues to save 510 hours annually.

B. NOT YET IMPLEMENTED ACTIVITIES

Activities listed in this section are approved but have not yet been implemented.

ACTIVITY 2015-1: Flat Subsidy for Local, Non-traditional Housing Programs

APPROVAL: 2015

This activity provides a flat, per-unit subsidy in lieu of a monthly HAP and allows the service provider to dictate the terms of the tenancy (such as length of stay and the tenant portion of rent). The funding would be block-granted based on the number of units authorized under contract and occupied in each program. This flexibility would allow KCHA to better support a “Housing First” approach that places high-risk populations experiencing homelessness in supportive housing programs tailored to nimbly meet an individual’s needs. This activity will be reconsidered for implementation when KCHA has more capacity to develop the program.

ACTIVITY 2010-1: Supportive Housing for High-need Homeless Families

APPROVAL: 2010

This activity is a demonstration program for up to 20 households in a project-based Family Unification Program (FUP)-like environment. The demonstration program currently is deferred, as our program partners opted for a tenant-based model. It might return in a future program year.

ACTIVITY 2010-9: Limit Number of Moves for an HCV Participant

APPROVAL: 2010

This policy aims to increase family and student classroom stability and reduce program administrative costs by limiting the number of times an HCV participant can move per year or over a set time. This activity is currently deferred for consideration to a future year, if the need arises.

ACTIVITY 2010-11: Incentive Payments to HCV Participants to Leave the Program

APPROVAL: 2010

KCHA may offer incentive payments to families receiving less than \$100 per month in HAP to voluntarily withdraw from the program. This activity is not currently needed in our program model but may be considered in a future fiscal year.

ACTIVITY 2008-3: FSS Program Modifications

MTW STATUTORY OBJECTIVE: Increase Self-sufficiency

APPROVAL: 2008

KCHA is exploring possible modifications to the Family Self-Sufficiency (FSS) program that could increase incentives for resident participation and income growth. These outcomes could pave the way for residents to realize a higher degree of economic independence. The program currently includes elements that unintentionally act as disincentives for higher income earners, the very residents who could benefit most from additional support to exit subsidized housing programs. To address these issues, KCHA is exploring modifying the escrow calculation in order to avoid punishing higher earning households unintentionally.

This activity is part of a larger strategic planning process with local service providers that seeks to increase positive economic outcomes for residents.

ACTIVITY 2008-5: Allow Limited Double Subsidy between Programs (Project-based Section 8/Public Housing/Housing Choice Vouchers)

APPROVAL: 2008

This policy change facilitates program transfers in limited circumstances, increases landlord participation, and reduces the impact on the Public Housing program when tenants transfer. Following the initial review, this activity was tabled for future consideration.

C. ACTIVITIES ON HOLD

There are no activities on hold.

D. CLOSED-OUT ACTIVITIES

Activities listed in this section are closed out, meaning they never have been implemented, that we do not plan to implement them in the future, or that they are completed or obsolete.

ACTIVITY 2016-1: Budget-based Rent Model

APPROVAL: 2016

CLOSEOUT YEAR: 2018

This activity allows KCHA to adopt a budget-based approach to calculating the contract rent at our Project-based Section 8 developments. Traditionally, HUD requires Public Housing Authorities to set rent in accordance with Rent Reasonableness statutes. These statutes require that a property's costs reflect the average costs of a comparable building in the same geographic region at a particular point in time. However, a property's needs and purpose can change over time. This set of rules does not take into consideration variations in costs, which might include added operational expenses, necessary upgrades, and increased debt service to pay for renovations. This budget-based rent model allows KCHA to create an appropriate annual budget for each property from which a reasonable, cost-conscious rent level would derive.

This policy is no longer under consideration.

ACTIVITY 2013-3: Short-term Rental Assistance Program

APPROVAL: 2013

CLOSEOUT YEAR: 2015

In partnership with the Highline School District, KCHA implemented the Student and Family Stability Initiative, a Rapid Re-housing demonstration program. Using this evidence-based approach, our program paired short-term rental assistance with housing stability and employment connection services for families experiencing or on the verge of homelessness. This activity is ongoing but has been combined with Activity 2013-2: Flexible Rental Assistance, as the program models are similar and enlist the same MTW flexibilities.

ACTIVITY 2012-2: Community Choice Program

APPROVAL: 2012

CLOSEOUT YEAR: 2016

This initiative was designed to encourage and enable HCV households with young children to relocate to areas of the county with higher achieving school districts and other community benefits. In addition to

formidable barriers to accessing these neighborhoods, many households are not aware of the link between location and educational and employment opportunities. Through collaboration with local nonprofits and landlords, the Community Choice Program offered one-on-one counseling to households in deciding where to live, helped households secure housing in their community of choice, and provided ongoing support once a family moved to a new neighborhood. Lessons learned from this pilot are informing Creating Moves to Opportunity, KCHA's new research partnership that seeks to expand geographic choice.

ACTIVITY 2012-4: Supplemental Support for the Highline Community Healthy Homes Project

APPROVAL: 2012

CLOSEOUT YEAR: 2012

This project provided supplemental financial support to low-income families not otherwise qualified for the Healthy Homes project but requiring assistance to avoid loss of affordable housing. This activity is completed. An evaluation of the program by Breyse *et al* was included in KCHA's 2013 Annual MTW Report.

ACTIVITY 2011-1: Transfer of Public Housing Units to Project-based Subsidy

APPROVAL: 2011

CLOSEOUT YEAR: 2012

By transferring Public Housing units to project-based subsidy, KCHA preserved the long-term viability of 509 units of Public Housing. By disposing these units to a KCHA-controlled entity, we were able to leverage funds to accelerate capital repairs and increase tenant mobility through the provision of tenant-based voucher options to existing Public Housing residents. This activity is completed.

ACTIVITY 2011-2: Redesign the Sound Families Program

APPROVAL: 2011

CLOSEOUT YEAR: 2014

KCHA developed an alternative model to the Sound Families program that combines HCV funds with Washington State Department of Social and Health Services funds. The goal was to continue the support of at-risk households experiencing homelessness in a FUP-like model after the completion of the Sound Families demonstration. This activity is completed and the services have been incorporated into our existing conditional housing program.

ACTIVITY 2010-2: Resident Satisfaction Survey

APPROVAL: 2010

CLOSEOUT YEAR: 2010

KCHA developed our own resident survey in lieu of the requirement to comply with the Resident Assessment Subsystem portion of HUD's Public Housing Assessment System (PHAS). The Resident Assessment Subsystem is no longer included in PHAS so this activity is obsolete. KCHA nevertheless continues to survey residents on a regular basis.

ACTIVITY 2010-10: Implement a Maximum Asset Threshold for Program Eligibility

APPROVAL: 2010

CLOSEOUT YEAR: 2016

This activity limits the value of assets that can be held by a family in order to obtain (or retain) program eligibility. This policy is no longer under consideration.

ACTIVITY 2009-2: Definition of Live-in Attendant

APPROVAL: 2009

CLOSEOUT YEAR: 2014

In 2009, KCHA considered a policy change that would redefine who is considered a "Live-in Attendant." This policy is no longer under consideration.

ACTIVITY 2008-4: Combined Program Management

APPROVAL: 2008

CLOSEOUT YEAR: 2009

This activity streamlined program administration through a series of policy changes that ease operations of units converted from Public Housing to project-based Section 8 subsidy or those located in sites supported by mixed funding streams. This policy change is completed.

ACTIVITY 2008-6: Performance Standards

APPROVAL: 2008

CLOSEOUT YEAR: 2014

In 2008, KCHA investigated the idea of developing performance standards and benchmarks to evaluate the MTW program. We worked with other MTW agencies in the development of the performance standards now being field-tested across the country. This activity is closed out as KCHA continues to collaborate with other MTW agencies on industry metrics and standards.

ACTIVITY 2008-17: Income Eligibility and Maximum Income Limits

APPROVAL: 2008
CLOSEOUT YEAR: 2016

This policy would cap the income that residents may have and also still be eligible for KCHA programs. KCHA is no longer considering this activity.

ACTIVITY 2007-4: Housing Choice Voucher Applicant Eligibility

APPROVAL: 2007
CLOSEOUT YEAR: 2007

This activity increased program efficiency by removing eligibility for those currently on a federal subsidy program. This activity is completed.

ACTIVITY 2007-8: Remove Cap on Voucher Utilization

APPROVAL: 2007
CLOSEOUT YEAR: 2014

This initiative allowed us to award HCV assistance to more households than was permissible under the HUD-established baseline. Our savings from a multi-tiered payment standard system, operational efficiencies, and other policy changes have been critical in helping us respond to the growing housing needs of the region's extremely low-income households. This activity is no longer active as agencies are now permitted to lease above their ACC limit.

ACTIVITY 2007-9: Develop a Local Asset Management Funding Model

APPROVAL: 2007
CLOSEOUT YEAR: 2007

This activity streamlined current HUD requirements to track budget expenses and income down to the Asset Management Project level. This activity is completed.

ACTIVITY 2007-18: Resident Opportunity Plan (ROP)

APPROVAL: 2007
CLOSEOUT YEAR: 2015

An expanded and locally designed version of FSS, ROP's mission was to advance families toward self-sufficiency through the provision of case management, supportive services, and program incentives, with the goal of positive transition from Public Housing or HCV into private market rental housing or home ownership. KCHA implemented this five-year pilot in collaboration with community partners, including Bellevue College and the YWCA. These partners provided education and employment-focused case management, such as individualized career planning, a focus on wage progression, and asset-

building assistance. In lieu of a standard FSS escrow account, each household received a monthly deposit into a savings account, which continued throughout program participation. Deposits to the household savings account were made available to residents upon graduation from Public Housing or HCV subsidy. After reviewing the mixed outcomes from the multi-year evaluation, KCHA decided to close out the program and re-evaluate the best way to assist families in achieving economic independence.

ACTIVITY 2006-1: Block Grant Non-mainstream Vouchers

APPROVAL: 2006

CLOSEOUT YEAR: 2006

This policy change expanded KCHA's MTW Block Grant by including all non-Mainstream program vouchers. This activity is completed.

ACTIVITY 2005-18: Modified Rent Cap for Housing Choice Voucher Participants

APPROVAL: 2005

CLOSEOUT YEAR: 2005

This modification allowed a tenant's portion of rent to be capped at up to 40% of gross income upon initial lease-up rather than 40% of adjusted income. *Note: KCHA may implement a rent cap modification in the future to increase mobility.*

ACTIVITY 2004-8: Resident Opportunities and Self-Sufficiency (ROSS) Grant Homeownership

APPROVAL: 2004

CLOSEOUT YEAR: 2006

This grant funded financial assistance through MTW reserves with rules modified to fit local circumstances, modified eligibility to include Public Housing residents with HCV, required minimum income and minimum savings prior to entry, and expanded eligibility to include more than first-time homebuyers. This activity is completed.

SECTION V

SOURCES AND USES OF MTW FUNDS

A. SOURCES AND USES OF MTW FUNDS

i. Actual Sources and Uses of MTW Funds

In accordance with the requirements of this report, KCHA has submitted our unaudited information in the prescribed FDS file format through the Financial Assessment System – PHA. The audited FDS will be submitted in September 2021.

ii. Activities that Used Only MTW Single-fund Flexibility

KCHA is committed to making the most efficient, effective, and creative use of our single-fund flexibility while adhering to the statutory requirements of the MTW program. Our ability to blend funding sources gives us the freedom to implement new approaches to program delivery in response to the varied housing needs of low-income people in the Puget Sound region. With MTW flexibility, we have assisted more of our county’s households — and among those, more of the most marginalized and lowest income households — than would have been possible under HUD’s traditional funding and program constraints. Our single-fund flexibility also allowed us to provide a robust range of services to households during the pandemic.

KCHA’s MTW single-fund activities, described below, demonstrate the value and effectiveness of single-fund flexibility in practice:

- **HOMELESS HOUSING INITIATIVES.** These initiatives addressed the varied and diverse needs of the most vulnerable populations experiencing homelessness — those living with chronic behavioral health issues, individuals with prior criminal justice involvement, young adults and foster youth experiencing homelessness, and students and their families living on the streets or in unstable housing. The traditional housing subsidy programs have failed to reach many of these households and lack the supportive services necessary to successfully serve these individuals and families. In 2020, KCHA invested nearly \$49 million of housing assistance into these targeted programs.
- **HOUSING STABILITY FUND.** This fund provided emergency financial assistance to qualified residents to cover housing costs, including rental assistance, security deposits, and utility

support. Under the program design, a designated agency partner disburses funding to qualified program participants and screens for eligibility according to the program's guidelines. In 2020, we awarded emergency assistance to 43 families through this process. As a result of this assistance, all of these families were able to maintain their housing, avoiding the far greater human and safety net costs that would occur if they became homeless.

- **EDUCATION INITIATIVES.** KCHA continued to actively partner with local education stakeholders to improve outcomes for the 15,286 children who lived in our federally assisted housing in 2020. Educational outcomes, including improved attendance, grade-level performance, and graduation, are an integral part of our core mission. By investing in the next generation, we intend to combat intergenerational cycles of poverty that can persist among the families we serve. In 2020, after-school providers and numerous sites transitioned to operating day services to support remote learning for children living in KCHA housing. KCHA also launched the Neighborhood Early Learning Connectors pilot, a co-designed program that employs resident interns to connect KCHA families to local services that support healthy child development.
- **INCREASE ACCESS TO HEALTHCARE THROUGH PARTNERSHIPS AND COLLABORATIVE PLANNING.** KCHA partnered with the local healthcare delivery system to support residents in accessing the services they need to maintain housing stability and a high quality of life. In 2020, KCHA continued to develop our health and housing strategy by improving service coordination for residents with complex health needs, increasing resident access to health services, and identifying opportunities for impacting the social determinants of health. Overall, this effort enabled KCHA residents to access new health services made available through Medicaid waivers and expansion, funding opportunities from local sources, and philanthropic supports.
- **ACQUISITION AND PRESERVATION OF AFFORDABLE HOUSING.** We continued to use MTW resources to preserve affordable housing that is at risk of for-profit redevelopment, and to create additional affordable housing opportunities in partnership with the state and local jurisdictions. When possible, we have been acquiring additional housing adjacent to existing KCHA properties in emerging and current high-opportunity neighborhoods where banked public housing subsidies can be utilized. In 2020, KCHA purchased Pinewood Village and Illahee Apartments, adding 144 units to our inventory of affordable housing.

- **LONG-TERM VIABILITY OF OUR GROWING PORTFOLIO.** KCHA used our single-fund flexibility to reduce outstanding financial liabilities and protect the long-term viability of our inventory. Single-fund flexibility allows us to make loans in conjunction with Low Income Housing Tax Credit financing to recapitalize properties in our federally subsidized inventory. MTW resources that financed a portion of the redevelopment of the Greenbridge HOPE VI site remained outstanding. This financing will be repaid through proceeds from land sales as the build-out of this 100-acre, 900-unit site continues. MTW funds also have supported energy conservation measures as part of our Energy Performance Contracting project, with energy savings over the life of the contracts repaying the loan. MTW working capital also provided an essential backstop for outside debt, addressing risk concerns of lenders, enhancing our credit worthiness, and enabling our continued access to private capital markets.

- **REMOVAL OF THE CAP ON VOUCHER UTILIZATION.** This initiative enables us to utilize savings achieved through MTW initiatives to over-lease and provide HCV assistance to more households than normally permissible under our HUD-established baseline. Our cost containment from a multi-tiered, ZIP Code-based payment standard system, operational efficiencies, and other policy changes have been critical in helping us respond to the growing housing needs of the region's extremely low-income households. Despite ongoing uncertainties around federal funding levels, we continue to use MTW program flexibility to support housing voucher issuance above HUD baseline levels.

B. LOCAL ASSET MANAGEMENT PLAN

Has the PHA allocated costs within statute during the plan year?	No
Has the PHA implemented a local asset management plan (LAMP)?	Yes
Has the PHA provided a LAMP in the appendix?	Yes

In FY 2008, as detailed in the MTW Annual Plan for that year and adopted by our Board of Commissioners under Resolution No. 5116, KCHA developed and implemented our own local funding model for Public Housing and HCV using our MTW block grant authority. Under our current agreement, KCHA's Public Housing Operating, Capital, and HCV funds are considered fungible and may be used interchangeably. In contrast to 990.280 regulations, which require transfers between projects only after all project expenses are met, KCHA's model allows budget-based funding at the start of the fiscal year from a central ledger, not other projects. We maintain a budgeting and accounting system that gives each property sufficient funds to support annual operations, including allowable fees. Actual revenues include those provided by HUD and allocated by KCHA based on annual property-based budgets. As envisioned, all block grants are deposited into a single general ledger fund.

SECTION VI

ADMINISTRATIVE

A. HUD REVIEWS, AUDITS, OR PHYSICAL INSPECTION ISSUES

The results of HUD’s monitoring visits, physical inspections, and other oversight activities have not identified any deficiencies. The average REAC score for KCHA’s Public Housing inventory inspected in 2020 was 90.2.

B. RESULTS OF LATEST KCHA-DIRECTED EVALUATIONS

In 2020, KCHA continued to expand and enhance our internal program design and evaluation capacity while leveraging external research partnerships. We continued implementation of the Creating Moves to Opportunity mobility study in collaboration with research partners from Harvard, Massachusetts Institute of Technology, Johns Hopkins, and other universities. Results from the first phase of this project, as well as a new implementation report, can be found in Appendix D. Phase 2 results will be available in 2021, and KCHA’s internal evaluation team is evaluating Phase 3, which involved remote delivery of services during the pandemic. We also began research projects with Johns Hopkins University and Public Health Seattle-King County to explore the effect of receiving housing assistance on health outcomes; completed a collaboration with the University of Washington to understand the characteristics and experiences of residents moving with HCV (the August 2020 report can be found in Appendix D); obtained private funding for a new Urban Institute study of place-based housing assistance in opportunity areas; and conducted internal assessments of several of our programs, such as While in School Housing for community college students experiencing homelessness and Housing Outreach Partners behavioral health referral and support for Public Housing residents. Analysis and reporting for these efforts are underway and will be made public when available.

C. MTW STATUTORY REQUIREMENT CERTIFICATION

Certification is attached as Appendix A.

D. MTW ENERGY PERFORMANCE CONTRACT (EPC) FLEXIBILITY DATA

EPC data is attached as Appendix F.

APPENDIX A

CERTIFICATION OF STATUTORY COMPLIANCE



Certification of Statutory Compliance

On behalf of the King County Housing Authority (KCHA), I certify that the Agency has met the three statutory requirements of the Restated and Amended Moving to Work Agreement entered into between the Department of Housing and Urban Development (HUD) and KCHA on March 13, 2009, and extended on September 19, 2016. Specifically, KCHA has adhered to the following requirements of the MTW demonstration during FY 2020:

- At least 75 percent of the families assisted by KCHA are very low-income families, as defined in section 3(b)(2) of the 1937 Act;
- KCHA has continued to assist substantially the same total number of eligible low-income families as would have been served absent participation in the MTW demonstration; and
- KCHA has continued to serve a comparable mix of families (by family size) as would have been served without MTW participation.

A handwritten signature in black ink, appearing to read "Stephen J. Norman", is positioned above a horizontal line.

STEPHEN J. NORMAN
Executive Director

3/30/21

DATE

APPENDIX B

KCHA'S LOCAL ASSET MANAGEMENT PLAN

As detailed in KCHA's FY 2008 MTW Annual Plan and adopted by the Board of Commissioners under Resolution No. 5116, KCHA has implemented a Local Asset Management Plan that considers the following:

- KCHA will develop its own local funding model for Public Housing and Section 8 using its block grant authority. Under its current agreement, KCHA can treat these funds and CFP dollars as fungible. In contrast to 990.280 regulations, which require transfers between projects after all project expenses are met, KCHA's model allows budget-based funding at the start of the fiscal year from a central ledger, not other projects. KCHA will maintain a budgeting and accounting system that gives each property sufficient funds to support annual operations, including allowable fees. Actual revenues will include those provided by HUD and allocated by KCHA based on annual property-based budgets. As envisioned, all block grants will be deposited into a single general ledger fund. This will have multiple benefits.
- KCHA gets to decide subsidy amounts for each public housing project. It's estimated that HUD's new funding model has up to a 40% error rate for individual sites. This means some properties get too much, some too little. Although funds can be transferred between sites, it's simpler to determine the proper subsidy amount at the start of the fiscal year rather than when shortfalls develop. Resident services costs will be accounted for in a centralized fund that is a sub-fund of the single general ledger, not assigned to individual programs or properties.
- KCHA will establish a restricted public housing operating reserve equivalent to two months' expenses. KCHA will estimate subsidies and allow sites to use them in their budgets. If the estimate exceeds the actual subsidy, the difference will come from the operating reserve. Properties may be asked to replenish this central reserve in the following year by reducing expenses, or KCHA may choose to make the funding permanent by reducing the unrestricted block grant reserve.

- Using this approach will improve budgeting. Within a reasonable limit, properties will know what they have to spend each year, allowing them autonomy to spend excess on “wish list” items and carefully watch their budgets. The private sector doesn’t wait until well into its fiscal year to know how much revenue is available to support its sites.
- Reporting site-based results is an important component of property management and KCHA will continue accounting for each site separately; however, KCHA, as owner of the properties will determine how much revenue will be included as each project’s subsidy. All subsidies will be properly accounted for under the MTW rubric.
- Allowable fees to the central office cost center (COCC) will be reflected on the property reports, as required. The MTW ledger won’t pay fees directly to the COCC. As allowable under the asset management model, however, any subsidy needed to pay legacy costs, such as pension or terminal leave payments and excess energy savings from the Authority’s ESCO, may be transferred from the MTW ledger or the projects to the COCC.
- Actual Section 8 amounts needed for housing assistance payments and administrative costs will be allotted to the Housing Choice Voucher program, including sufficient funds to pay asset management fees. Block grant reserves and their interest earnings will not be commingled with Section 8 operations, enhancing budget transparency. Section 8 program managers will become more responsible for their budgets in the same manner as public housing site managers.
- Block grant ledger expenses, other than transfers out to sites and Section 8, will be those that support MTW initiatives, such as the South County Pilot or resident self-sufficiency programs. Isolating these funds and activities will help KCHA’s Board of Commissioners and its management keeps track of available funding for incremental initiatives and enhances KCHA’s ability to compare current to pre-MTW historical results with other housing authorities that do not have this designation.
- In lieu of multiple submissions of Operating Subsidy for individual Asset Management Projects, KCHA may submit a single subsidy request using a weighted average project expense level (WAPEL) with aggregated utility and add-on amounts.

APPENDIX C

ACTUAL EXISTING PROJECT-BASED VOUCHERS

Project-based Voucher Contracts

Property Name	Number of Project-based Vouchers	Status as of End of 2020	Population Served	RAD?
Parkview Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Parkview Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Parkview Group Home	1	Leased	Disabled Individuals	No
Parkview Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Inland Empire Group Home	1	Leased	Disabled Individuals	No
Petter Court	4	Leased	Homeless Families	No
Kensington Square	6	Leased	Homeless Families	No
Villa Esperanza	23	Leased	Homeless Families	No
Villa Capri	5	Leased	Homeless Families	No
Plum Court	10	Leased	Low Income Families	No
Enumclaw Fourplex	5	Leased	Homeless Families	No
The Willows	15	Leased	Homeless Families	No
Chalet	5	Leased	Low Income Families	No
Francis Village	10	Leased	Homeless Young Families	No
Independence Bridge	24	Leased	Homeless Young Adults	No
Chalet	4	Leased	Homeless Families	No
August Wilson Place	8	Leased	Homeless Families	No
Lauren Heights	5	Leased	Homeless Families	No
City Park Townhomes	11	Leased	Homeless Families	No
Burien Heights	15	Leased	Homeless Young Adults	No
Evergreen Court Apartments	15	Leased	Low Income Seniors	No
Village at Overlake Station	8	Leased	Disabled Individuals	No
Summerfield Apartments	13	Leased	Low Income Families	No
Phoenix Rising	24	Leased	Homeless Young Adults	No
Sophia's Home - Timberwood	2	Leased	Homeless Individuals	No
Sophia's Home - Woodside East	4	Leased	Homeless Individuals	No
Woodland North	10	Leased	Homeless Veterans	No
Passage Point	46	Leased	Homeless Families/Re-entry	No
Family Village	10	Leased	Homeless Families	No
Discovery Heights	10	Leased	Homeless Individuals	No
Unity Village of White Center	6	Leased	Homeless Families	No
Andrew's Glen	10	Leased	Low Income Families	No
Eernisse	13	Leased	Low Income Families	No
Avondale Park	43	Leased	Homeless Families	No
Woodside East	23	Leased	Low Income Families	No
Landmark Apartments	28	Leased	Low Income Families	No
Timberwood	20	Leased	Low Income Families	No
Newporter Apartments	22	Leased	Low Income Families	No
Village at Overlake Station	12	Leased	Low Income Families	No
Harrison House	48	Leased	Low Income Seniors	No

Project-based Voucher Contracts

Property Name	Number of Project-based Vouchers	Status as of End of 2020	Population Served	RAD?
Valley Park East & West	12	Leased	Homeless Families	No
Valley Park East & West	16	Leased	Low Income Families	No
Valley Park East & West	2	Leased	Disabled Individuals	No
Heritage Park	15	Leased	Homeless Families	No
August Wilson Place	8	Leased	Homeless Families	No
Appian Way	6	Leased	Homeless Families	No
Seola Crossing I & II	63	Leased	Low Income Families	No
Rose Crest	10	Leased	Homeless Families	No
Rose Crest	8	Leased	Homeless Families	No
Copper Lantern	4	Leased	Homeless Individuals	No
Copper Lantern	7	Leased	Low Income Families	No
Summerwood	25	Leased	Low Income Families	No
Creston Point	5	Leased	Homeless Families	No
Joseph House	10	Leased	Low Income Seniors	No
Johnson Hill	8	Leased	Low Income Families	No
Velocity Apartments	8	Leased	Homeless Families	No
Compass Housing Renton	58	Leased	Homeless Veterans	No
Family Village	26	Leased	Low Income Families	No
William J. Wood Veterans House	44	Leased	Homeless Veterans	No
Timberwood Apartments	18	Leased	Homeless Veterans	No
Francis Village	10	Leased	Homeless Veterans	No
Bellepark East	12	Leased	Low Income Families	No
Laurelwood Gardens	8	Leased	Low Income Families	No
Woodland North	5	Leased	Low Income Families	No
Carriage House	13	Leased	Homeless Veterans	No
Villages at South Station	20	Leased	Homeless Veterans	No
Cove East Apartments	16	Leased	Homeless Veterans	No
Ronald Commons	8	Leased	Homeless Veterans	No
Velocity Apartments	8	Leased	Homeless Veterans	No
Providence John Gabriel House	8	Leased	Low Income Seniors	No
Kirkland Avenue Townhomes	2	Leased	Homeless Veterans	No
Athene	9	Leased	Low Income Seniors	No
Francis Village	3	Leased	Low Income Families	No
Houser Terrace	25	Leased	Homeless Veterans	No
NIA Apartments	42	Leased	Low Income Seniors	No
Spiritwood Manor	128	Leased	Low Income Families, Elderly, or Disabled	No
Birch Creek	262	Leased	Low Income Families	No
Salmon Creek	9	Leased	Low Income Families	No
Newport	23	Leased	Low Income Families, Elderly, or Disabled	No
Eastbridge	31	Leased	Low Income Families	No
Hidden Village	78	Leased	Low Income Families, Elderly, or Disabled	No
Heritage Park	36	Leased	Low Income Families	No
Alpine Ridge	27	Leased	Low Income Families	No
Bellevue House # 1	1	Leased	Homeless Families	No

Project-based Voucher Contracts

Property Name	Number of Project-based Vouchers	Status as of End of 2020	Population Served	RAD?
Eastridge House	40	Leased	Low Income Seniors/Disabled	No
Evergreen Court	30	Leased	Low Income Families, Elderly, or Disabled	No
Green Leaf	27	Leased	Low Income Families, Elderly, or Disabled	No
Avondale Manor	20	Leased	Low Income Families, Elderly, or Disabled	No
Bellevue House # 2	1	Leased	Homeless Families	No
Bellevue House # 3	1	Leased	Homeless Families	No
Bellevue House # 4	1	Leased	Homeless Families	No
Bellevue House # 5	1	Leased	Homeless Families	No
Bellevue House # 6	1	Leased	Homeless Families	No
Bellevue House # 7	1	Leased	Homeless Families	No
Bellevue House # 8	1	Leased	Homeless Families	No
Campus Court I	12	Leased	Low Income Families, Elderly, or Disabled	No
Campus Court II (House)	1	Leased	Low Income Families, Elderly, or Disabled	No
Cedarwood	25	Leased	Low Income Families, Elderly, or Disabled	No
Federal Way House #1	1	Leased	Low Income Families, Elderly, or Disabled	No
Federal Way House #2	1	Leased	Low Income Families, Elderly, or Disabled	No
Federal Way House #3	1	Leased	Low Income Families, Elderly, or Disabled	No
Forest Grove	25	Leased	Low Income Families, Elderly, or Disabled	No
Glenview Heights	10	Leased	Low Income Seniors/Disabled	No
Juanita Court	30	Leased	Low Income Families, Elderly, or Disabled	No
Juanita Trace I & II	39	Leased	Low Income Families, Elderly, or Disabled	No
Kings Court	30	Leased	Low Income Families	No
Kirkwood Terrace	28	Leased	Low Income Families, Elderly, or Disabled	No
Pickering Court	30	Leased	Low Income Families, Elderly, or Disabled	No
Riverton Terrace I	30	Leased	Low Income Families	No
Shoreham	18	Leased	Low Income Families, Elderly, or Disabled	No
Victorian Woods	15	Leased	Low Income Families, Elderly, or Disabled	No
Vista Heights	30	Leased	Low Income Families, Elderly, or Disabled	No

Project-based Voucher Contracts

Property Name	Number of Project-based Vouchers	Status as of End of 2020	Population Served	RAD?
Wellswood	30	Leased	Low Income Families, Elderly, or Disabled	No
Young's Lake	28	Leased	Low Income Families	No
Sophia's Home - Bellepark East	1	Leased	Homeless Individuals	No
Green River Homes	59	Leased	Low Income Families, Elderly, or Disabled	No
Bellevue Manor	66	Leased	Low Income Seniors/Disabled	No
Vashon Terrace	16	Leased	Low Income Seniors/Disabled	No
Northwood Square	24	Leased	Low Income Families, Elderly, or Disabled	No
Patricia Harris Manor	41	Leased	Low Income Seniors/Disabled	No
Gilman Square	25	Leased	Low Income Families	No
Woodcreek Lane	20	Leased	Low Income Families, Elderly, or Disabled	No
Southwood Square	104	Leased	Low Income Families	No
Foster Commons	4	Leased	Homeless Families	No
Linden Highlands	2	Leased	Homeless Families	No
New Arcadia	5	Leased	Homeless Young Adults	No
Renton Commons	12	Leased	Homeless Families	No
Renton Commons	14	Leased	Homeless Veterans	No
30Bellevue	23	Leased	Homeless Non-Elderly Disabled	No
30Bellevue	8	Leased	Low Income Families	No
Kent PSH	36	Leased	Homeless Veterans	No
Kent PSH	44	Leased	Homeless Non-Elderly Disabled	No
Shoreline Veteran's Center	25	Leased	Homeless Veterans	No
Somerset Gardens	8	Leased	Low Income Families	No
Juanita View	51	Leased	Low Inome Families	No
Kirkland Heights	106	Leased	Low Income	No
Highland Village	8	Leased	Low Income Families	No
Island Center Homes	8	Issued through AHAP	Homeless Non-Elderly Disabled	No
Esterra Park	8	Issued through AHAP	Homeless Families	No
Total Units	<u>2,892</u>			
Issued through AHAP	<u>16</u>			
Leased	<u>2,876</u>			

APPENDIX D

EVALUATIONS



Implementing Creating Moves to Opportunity

Jonathan Bigelow

January 2021

mdrc
BUILDING KNOWLEDGE
TO IMPROVE SOCIAL POLICY
■

Implementing Creating Moves to Opportunity

Jonathan Bigelow



JANUARY 2021

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OVERVIEW

The Creating Moves to Opportunity (CMTO) Demonstration evaluated new services designed to increase the number of families with young children leasing in areas with historically high upward income mobility, or “high-opportunity areas,” in the city of Seattle and King County, Washington. In two phases, King County Housing Authority (KCHA), Seattle Housing Authority (SHA), and a service provider called InterIm CDA offered three CMTO programs to families when they applied to the Housing Choice Voucher program. This report presents staff insights on CMTO.

In Phase 1, families randomly assigned to receive CMTO services were offered a comprehensive package of high-opportunity-area education, rental application coaching, housing search planning and assistance, financial assistance to cover rental application and lease-up costs, and landlord engagement to promote CMTO and expedite the public housing agencies’ (PHAs’) administrative processes. “Navigators” at InterIm CDA delivered the services, coaching families to obtain their desired housing. Phase 2 tested this comprehensive program plus two less intensive, lower-cost programs. Select findings include:

- Navigators believed that many families found CMTO attractive because it improved their chances of leasing in the voucher program and affording costs like security deposits; they also overwhelmingly welcomed the focus on high-opportunity neighborhoods.
- Following high participation in initial CMTO service interactions, some families engaged lightly with the navigators during their housing search either because they were searching independently in high-opportunity areas or because they were not actively searching or were searching outside of high-opportunity areas. Other families engaged intensively with the navigators as partners during the search process.
- The navigators initially struggled to serve a minority of families who appeared to expect them to take the lead in their housing search. Adjustments were made during Phase 1 to reinforce CMTO’s emphasis on coaching families to lead housing searches with navigator support.
- Navigators observed that families seemed to have uniform, favorable perceptions of SHA’s relatively clustered high-opportunity areas. KCHA’s high-opportunity areas were more dispersed and varied, and many KCHA participants initially searched in more familiar and less affluent high-opportunity areas. These families often faced challenges finding affordable rental housing through the voucher program and so expanded their searches to other areas.
- Navigators aimed at influencing rental application screening outcomes for families in engaging landlords. Many families had barriers to approval, but although rental application denials were common, family and staff appeals to landlords could reverse them.
- The navigators asserted that the full array of Phase 1 services contributed to the program’s effectiveness and emphasized the importance of coaching families to communicate with landlords. Streamlined Phase 2 programs led to less vigorous family engagement and fewer opportunities to support families encountering setbacks, but motivated families who were comfortable dealing directly with landlords could overcome rental application barriers.
- Navigators and PHA staff members underscored the importance of empathy, flexibility, and culturally competent approaches to delivering family-centered, landlord-responsive services.

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Field research into program implementation hinges on the active contributions of many individuals who are juggling other responsibilities simultaneously. The findings presented in this report reflect the time and care invested by staff members of King County Housing Authority, Seattle Housing Authority, and InterIm CDA not only in interviews and observations but also in their efforts to support the families they served as part of the Creating Moves to Opportunity (CMTO) Demonstration in Seattle and King County, Washington. Those families are also owed immeasurable gratitude for their voluntary participation in CMTO's efforts to learn from their experiences exploring and pursuing their housing options. Thank you.

MDRC is grateful for funding from the Surgo Foundation and the Bill & Melinda Gates Foundation to support its role in the CMTO Seattle-King County Demonstration. It also thanks the demonstration's principal investigators at Opportunity Insights at Harvard University for their partnership with MDRC on the CMTO demonstration: Peter Bergman (Columbia University), Raj Chetty (Harvard University), Stefanie DeLuca (Johns Hopkins University), Nathaniel Hendren (Harvard University), Lawrence F. Katz (Harvard University), and Christopher Palmer (Massachusetts Institute of Technology).

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The Author

Executive Summary

The Creating Moves to Opportunity (CMTO) Seattle–King County Demonstration represents the work of a practitioner-researcher partnership involving King County Housing Authority (KCHA), Seattle Housing Authority (SHA), and a coalition of research organizations led by Opportunity Insights at Harvard University. The goal of the partnership was to design, field, and rigorously evaluate the effects of housing mobility services provided to families with children under age 15 who were served by the Housing Choice Voucher (HCV) program.¹ The services were designed to enhance access to the range of geographic choices that were available to these families by mitigating the barriers to their leasing in private rental markets. Through these efforts, CMTO sought to increase the number of families leasing in “high-opportunity areas” within the city of Seattle and King County, Washington, areas with historically high rates of upward income mobility.²

Across two study phases, two public housing authorities (PHAs) in Seattle and King County and their service partner, InterIm CDA, offered three service bundles to families who were on HCV program waitlists. The services were evaluated through randomized controlled trials. Families who elected to enroll in the CMTO study were assigned randomly to receive either regular voucher program services only (that is, a control group) or regular voucher program services plus CMTO services (one or more program groups) designed to support families who pursued moves to high-opportunity areas. In Phase 1 of the demonstration—and in a five-month pilot of services that preceded its launch—the PHAs offered families a comprehensive bundle of services that they theorized would support families in pursuing “opportunity moves.” In Phase 2, this “kitchen sink” CMTO approach would continue to be offered alongside two programs that streamlined and varied the original model. This test of multiple programs in parallel furthered a learning agenda that sought to yield a deeper understanding of the effectiveness of specific components of the CMTO model and the ways they were delivered.

Phase 1 study enrollment was conducted between April 2018 and February 2019, and Phase 2 enrollment was conducted between June 2019 and March 2020. In 2019, early findings were

1. The study’s investigators are directors or academic affiliates of Opportunity Insights at Harvard University. Research partners included MDRC, Abdul Latif Jameel Poverty Action Lab (JPAL), and MEF Associates.

The HCV program is the federal government’s major program for providing rental assistance to very low-income families, the elderly, and the disabled in the private market. Housing choice vouchers are administered locally by public housing agencies, which receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

2. For a description of the CMTO intervention and findings from the study, see Peter Bergman, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence F. Katz, and Christopher Palmer, “Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice,” NBER Working Paper No. 26164 (Cambridge, MA: National Bureau of Economic Research, 2020). A nontechnical summary of the paper’s findings and descriptions of the areas and their selection criteria are provided at https://opportunityinsights.org/wp-content/uploads/2019/08/cmto_summary.pdf.

released from the impact, participation, cost, and qualitative analyses of Phase 1 of the CMTO Seattle–King County Demonstration. Notably, investigators found that family involvement in the CMTO program increased the share of families who moved to high-opportunity areas, from 15 percent among peers in the experimental control group to 53 percent in the CMTO group.³ This report draws on interviews with program staff members to describe important perspectives from both phases of the demonstration and to identify the factors that shaped service delivery and the ways families and landlords responded to CMTO.⁴

THE CMTO MODEL

In designing the CMTO approach and services for Phase 1, the PHAs and research partners referred to existing evidence as well as the experiences and insights of PHA staff members, existing voucher holders, and landlords to identify the likely barriers to families accessing low-poverty neighborhoods and the mechanisms that might counter those barriers. The partners also consulted with operators of housing mobility programs to learn more about effective approaches from existing programs. From these efforts, a core set of CMTO services emerged:⁵

- **High-opportunity-area education** to increase families’ knowledge about these areas and inform their perceptions of neighborhood desirability. Staff members offered informational materials, such as neighborhood guides; led neighborhood tours; and held discussions with families about their neighborhood preferences.
- **Rental application coaching** to identify families’ barriers (for example, past evictions or low credit scores) to leasing in rental markets and to provide guidance to families on mitigating those barriers or communicating with landlords about them. Staff members offered to pull credit reports with families, educated families about completing rental applications, and cocreated tools families could use to communicate with prospective landlords about their circumstances.
- **Housing search planning and assistance** to help families plan and execute searches for rental housing in high-opportunity areas. This support included helping families identify and differentiate between their housing “needs” and “wants,” providing training on how to search and filter listings of available rental units online, and sharing referrals of available units that staff members thought might match each family’s preferences.

3. Bergman et al. (2020a).

4. The MDRC implementation findings are primarily derived from staff interviews, observations of service delivery, analyses of program documents, and technical assistance experience. These findings do not summarize the direct viewpoints of participating families or address Phase 2 implementation after the COVID-19 pandemic altered service delivery beginning in March 2020.

5. For additional details about the program model and approaches to service delivery, see https://opportunityinsights.org/wp-content/uploads/2019/08/cmto_programoverview.pdf.

- **Flexible financial assistance** to cover up to \$3,500 in costs associated with rental applications and screening, plus lease-up costs like security deposits.⁶
- **Landlord engagement** to identify units in high-opportunity areas and promote landlords' participation in CMTO. These interactions entailed brokering on behalf of families to influence (or change) the outcomes of rental applications, promoting the advantages of participation in the HCV and CMTO programs, and expediting housing authority lease-up processes. A mitigation fund was set up to pay for any future tenant damages beyond what would be covered by security deposits.

Four full-time InterIm CDA staff members performed these essential activities. Two family navigators, the primary points of contact for families, provided education about high-opportunity areas, coaching on completing rental applications, and assistance planning and conducting housing searches. Two housing navigators conducted outreach to landlords to promote CMTO and “influence rental application decisions” on behalf of CMTO families. They also administered expedited lease-up processes through the housing authorities once families were approved to lease.

CMTO deployed an individualized approach to coaching families toward achieving their desired housing outcomes. Navigators held in-person meetings with families at locations that were convenient to them, and the frequency of assistance given between and following those meetings was tailored to each family's need. The PHAs and navigators drew distinctions between their approach and other program models in which staff complete many activities, such as housing searches, without much involvement expected from families. Service delivery spanned the four-to-eight-week period before a family's voucher was issued and continued for up to 120 days (or longer if vouchers were extended). If families leased up in high-opportunity areas, the family navigator would hold one consultation within the first two weeks of families moving in to offer guidance on topics such as accessing local resources. This concluded CMTO service delivery, and families were informed about the PHAs' typical voucher supports that would still be available.

Phase 2 of the demonstration was set up to test three alternative service delivery strategies: the comprehensive approach featured in Phase 1, which continued under the name CMTO Coaching and Resources, and the following two less intensive, lower-cost variations:

- **CMTO Financial Assistance.** Families who were assigned to this group were offered financial assistance identical to what families received in Phase 1, as well as light education about high-opportunity areas. Families did not receive any rental application coaching, housing search assistance, or expedited lease-up supports from CMTO.
- **CMTO Toolkit.** Families in this group received “lighter-touch, streamlined” services from CMTO staff: one in-person meeting with a family navigator who was dedicated to this program, a packet of rental application coaching materials, and access to online housing search tools that they could use independently. The amount of security-deposit assistance was pared back

6. A “lease-up” generally refers to a successful lease outcome for an HCV program participant wherein the participant receives program rental assistance.

relative to the Phase 1 model, and customized unit referrals were provided only to families with vouchers for units with three bedrooms or more.⁷

LESSONS FROM IMPLEMENTING CMTO IN PHASE 1

- **The PHAs and InterIm built a productive partnership for CMTO, enhanced by their efforts to codevelop the operational strategies for delivering program services and entailing significant investments in staff training related to the model and to HCV program procedures.**

The partnership required more time and effort than the PHAs initially forecast, partly to accommodate the hiring and training of three of the four navigators during the service delivery pilot. The pilot period was extended in order to ensure the navigators could be trained on HCV program procedures and gain familiarity with the high-opportunity areas in the PHAs' jurisdictions. Moreover, taking on the role of the CMTO service provider required InterIm CDA to reorient its regular service delivery approach from one that emphasized more holistic social service provision to one that emphasized coaching families within the specific CMTO service framework.

- **Most families seemed to find CMTO attractive because it would improve their chances of using (as opposed to losing) their voucher, and they welcomed the focus on “opportunity moves” as a bonus.⁸**

The navigators related that many families were surprised to learn that their vouchers could be used in more affluent, higher-cost areas, and they noted that families' preferences in housing searches overwhelmingly included access to good schools and safe neighborhoods. According to the navigators, most families were not focused on whether to participate in CMTO; rather, they were more concerned with whether they would be able to secure stable, affordable housing that met their preferences through the voucher program.⁹ Further, many HCV program families were experiencing homelessness, unstably housed, or experiencing financial strain and seemed pleased that CMTO could help them afford lease-up costs, especially security deposits, that might otherwise be difficult for them to cover.¹⁰

7. For a full summary of the program interventions that were offered and tested in Phase 2, see <https://opportunityinsights.org/wp-content/uploads/2020/09/CMTO-Phase-II-Intervention-Details.pdf>.

8. Although the risk of failing to lease up in the voucher program motivated families to participate in CMTO, overall lease-up rates in the voucher programs at SHA and KCHA were similar. See Bergman et al. (2020a).

9. In addition to perceptions and preferences related to location and neighborhood characteristics, families typically had specific preferences related to unit and building features (for example, dedicated parking or an in-unit washer and dryer) that could inform where they searched for rental housing.

10. KCHA offered security-deposit assistance widely in its regular HCV program; SHA offered it more selectively and to fewer households overall. Neither agency covered rental application-related costs.

- **Families' participation in initial service meetings was consistently high; engagement with navigators during the subsequent housing search phase varied widely from family to family.**

Factors that influenced families' engagement with CMTO during the housing search period included outside stressors (for example, health issues, housing instability), varying experiences in housing searches (including setbacks such as rental application denials), different levels of familiarity with high-opportunity areas, and the availability of family resources or external housing supports. According to staff members, these same factors also affected families' interest in moving to high-opportunity areas versus other areas. Common participation patterns emerged: Some families engaged less with navigators because they were more proactive in searching independently in high-opportunity areas, while others engaged less (or not at all) because they were not searching for housing or were searching outside of high-opportunity areas. Staff members said a subset of seemingly disengaged families eventually reengaged, often within one month of their initial voucher search period ending. Other families engaged intensively with the navigators as partners during searches, communicating frequently (sometimes daily) about their search efforts.

- **A nontrivial minority of families expected the navigators to play a more direct role in searching on behalf of families than was intended by the model. This expectation posed challenges to staff workloads and partly motivated a realignment of staff roles and practices to reinforce the program's focus on coaching families to search independently, with scalable staff supports.**

The navigators observed that some families—perhaps up to one-third of participants in the first several months after the program launch—believed that CMTO would conduct significant housing search activities on their behalf, including accompanying families on multiple unit tours, taking the lead in searching for units, and communicating with landlords. Fulfilling these high expectations increased the workloads of the housing navigators and clashed with the goal of supporting *family-led* housing searches. This was one factor that influenced a reconfiguration of responsibilities for the family navigators and housing navigators, with the former continuing to assist families throughout the housing search period and the latter focusing on generating unit referrals and landlord engagement in support of family rental applications. The navigators also enacted changes to the way services were described and delivered to reflect the fact that although CMTO supports could be intensive and were scalable to a family's needs, there were limits to how much staff members would do in lieu of family engagement in their housing searches.

- **Family attendance on staff-guided, group tours of high-opportunity areas was low, and the program finally stopped providing the tours and deemphasized other in-person staff-family interactions during housing searches.**

Many families expressed an interest in attending monthly, staff-guided tours of high-opportunity areas that were organized for groups of families, but the no-show rate was high. Although the families who did attend these tours responded well to their content, it became difficult to reconcile the time that was invested in executing the tours against the overall workloads of the

navigators once the program reached scale. Staff members attempted to include some more informal, individualized neighborhood tours when they joined families on unit tours, but the program ultimately ended both the group tours and staff accompaniment on unit tours during Phase 1. Instead, families were offered itineraries for self-guided tours.

- **Families' preferences for high-opportunity areas varied and often proved to be flexible in response to the experience of searching for and applying for housing. Some families initially prioritized searching and leasing up in high-opportunity areas that were close to their current residences or were otherwise more familiar, but many of these families had a difficult time finding affordable units in those areas.**

To the surprise of the family navigators, few families expressed concerns about the racial or economic makeup of high-opportunity neighborhoods, although the navigators noted that many families expressed affirmative preferences for neighborhoods that staff members suggested were more racially diverse. SHA families seemed to have more uniform perceptions of SHA's high-opportunity areas, and many families appeared to have impressions of certain of these areas as favorably diverse. In contrast, KCHA families faced a vastly larger and more varied set of high-opportunity-area options. KCHA families often initially prioritized searching in the less affluent south King County areas of Kent, Auburn, and Newcastle, and staff members believed this was because many families already lived in or near those areas. However, many families experienced challenges in finding rental units in these high-opportunity areas that would be affordable under the voucher program. The navigators frequently counseled families in this position to expand their searches to neighborhoods on the east side of the county, such as Bellevue, but they said this could be a point at which some families began exploring rental options outside of high-opportunity areas.

- **The housing navigators focused on engaging landlords who had available, listed units, rather than on building relationships with a pool of interested landlords in the hope that future vacancies would become options for CMTO participants. Denials of families' rental applications were common, yet they could lead to engagement with landlords that reversed those outcomes.**

Although the housing navigators frequently interacted with landlords who did not have any current vacancies, they found that the CMTO proposition resonated more with landlords who had units available to lease because they were motivated to fill the vacancies, even if that meant relaxing their application screening criteria. Landlord engagement efforts were often customized to address the concerns landlords expressed about leasing to a CMTO family or to respond to denials of rental applications. Despite the advance engagement of landlords by CMTO, denials of families' rental applications were common. However, a denial often provided a chance for CMTO families and the housing navigators to communicate about the circumstances that led to denials and successfully advocate for reconsideration.

EARLY INSIGHTS FROM IMPLEMENTING CMTO IN PHASE 2

- **After roughly one year of working with families in the CMTO Financial Assistance program, the coordinator who served these families observed that those with income from employment fared comparatively better in the rental application process. They noted that families who had more rental barriers could also be approved to lease up in the absence of more robust CMTO supports if they were comfortable communicating with and attempting to persuade landlords.**

Working with families and landlords to process financial assistance payments was straightforward, with few challenges reported other than the occasional incomplete submission of documentation. The PHAs and InterIm began sending email reminders about the program during the course of implementation, which resulted in an increase in family engagement but also some calls from families who were struggling in their housing searches. The coordinator suggested that providing referrals of available units in high-opportunity areas might have been a low-cost way to increase supports for these families.

- **The reduced intensity of service interactions for the CMTO Toolkit group resulted in less vigorous family engagement overall relative to Phase 1, although family participation in the initial meetings remained high. Opportunities to assess how families' housing searches were progressing and to coach families through any challenges were limited relative to both navigator expectations and the more comprehensive CMTO program.**

The family navigator serving families in the CMTO Toolkit program succeeded in condensing the activities of two initial service meetings from Phase 1 into one session in Phase 2, but this resulted in a more one-sided conversation between the navigator and families. Families seemed less deeply engaged in both those meetings and in follow-up check-ins, and they were less likely to share the challenges they encountered in their housing searches than were families who were offered more intensive services. Two types of families seemed more likely to be engaged with the family navigator in relation to the progress of their searches: those who were very motivated to move to high-opportunity areas and those who experienced at least one rental application denial and asked the family navigator for help.

TAKING STOCK AND LOOKING FORWARD

In reflecting on their experiences supporting families and engaging landlords across both study phases, PHA and InterIm staff members emphasized the importance of placing families' needs at the center of CMTO's service delivery efforts while coaching them toward agency in leading their housing searches in high-opportunity areas. Family navigators reported serving families who had a variety of lived experiences, a wide range of approaches to searching for housing and engaging with CMTO, and sometimes high expectations of their service providers. Housing navigators similarly stressed the individualized approach that was required to engage landlords on behalf of CMTO and its participating families, with landlords expressing various

concerns about leasing to voucher holders and different degrees of comfort with relaxing their application-screening criteria or working through their concerns about partnering with PHAs. Staff members underscored that providing effective services to families and landlords required staff to be flexible in their ways of working (and in their work schedules), deeply knowledgeable about the HCV program, and both patient and culturally competent.

As Phase 2 enrollment ended—with many families still searching for housing—PHA and InterIm staff members remarked that their success in implementing lower-cost and lighter-touch service approaches had supported some families in each of the two new programs in moving to high-opportunity areas. Staff members suggested that many families in these programs who had more rental barriers experienced more challenging housing searches than their counterparts who had access to more robust supports. However, staff members also noted that families who had more barriers could nevertheless succeed in obtaining landlord approvals to lease up in high-opportunity areas.

At a time when new efforts are being launched in jurisdictions across the country to establish and evaluate housing mobility programs serving voucher recipients, implementation lessons from the CMTO Seattle–King County Demonstration may be especially instructive. With CMTO Seattle–King County research activities continuing, forthcoming analyses describing the costs and outcomes of the CMTO program, as well as the experiences of the families and landlords who participate, will offer further insights to inform both housing mobility research and practice.

INTRODUCTION AND BACKGROUND

The Creating Moves to Opportunity (CMTO) Seattle–King County Demonstration was formed in late 2015 as a partnership between the King County Housing Authority (KCHA), the Seattle Housing Authority (SHA), and a research coalition led by Opportunity Insights at Harvard University.¹ The demonstration designed, fielded, and tested a set of housing mobility services intended to enhance residential choices for families who were newly enrolled in the federally funded Housing Choice Voucher (HCV) program, which helps eligible low-income households cover their rental costs in the private rental market. More specifically, CMTO aimed to enable new voucher families to lease and continue living in “high-opportunity areas” that, according to research, historically offer better chances for economic mobility for children of low-income families.² These areas can be difficult for many voucher holders to access on their own due to discrimination, lack of knowledge, and limited resources, among other reasons.³ A nonprofit housing services and community development organization called InterIm CDA, in partnership with KCHA and SHA, provided various mobility services to families.

The CMTO demonstration is testing three distinct yet related service models across two phases of research.⁴ Randomized controlled trials are being used to test the program’s effectiveness in promoting families’ sustained moves to high-opportunity areas. Phase 1 is testing the effects of a single bundle of services and financial support to help new voucher families lease in high-opportunity areas. Phase 2 is testing that same comprehensive approach alongside two alternative strategies, each of which includes a subset of the features that are part of the comprehensive package. In 2019, early findings from Phase 1 were released, showing that the CMTO intervention increased the number of families who were moving to high-opportunity areas by 38 percentage points: 53 percent of families in the program group, who were offered CMTO services, moved to these areas, compared with 15 percent of families in the study’s control group, who were not offered CMTO services.⁵

This report, undertaken as part of the CMTO evaluation, describes the partners’ experiences with designing the CMTO model and putting it into practice. Its findings show what was done

-
1. The study’s investigators are directors or academic affiliates of Opportunity Insights at Harvard University. Abdul Latif Jameel Poverty Action Lab (JPAL) provided demonstration project management and supported cost analyses. In addition to implementation research activities, MDRC (with MEF Associates) conducted rapid qualitative fieldwork in the formative and pilot phases of the demonstration, provided technical assistance and implementation monitoring in support of research and program design, developed study recruitment and random assignment procedures, and provided random assignment and management information system (MIS) software.
 2. Chetty, Hendren, and Katz (2016).
 3. See Bergman et al. (2020a) for a description of the high-opportunity area selection criteria.
 4. Opportunity Insights has compiled an array of online resources for practitioners, including summary descriptions of program practice during the first and second experimental phases of the demonstration, technical and nontechnical summaries of findings from the demonstration, and other materials that describe CMTO service delivery. See, for example, Bergman et al. (2020a) and Opportunity Insights (2020b).
 5. Bergman et al. (2020a).

to try to help families achieve “opportunity moves,” and it offers lessons and insights that may be useful to other public housing agencies (PHAs) and their partners that are designing and operating mobility programs of their own.⁶

Demonstration Timeline

With the support of the research partners, and in consultation with existing housing mobility practitioners, SHA and KCHA jointly developed and refined the CMTO model, beginning in 2015. The intervention was initially launched and assessed during a pilot period at each PHA before families were enrolled into the Phase 1 randomized controlled trial. After Phase 1 operations concluded, the partners took some time to assess the program’s operation and outcomes and to design the Phase 2 multiarm trial that would test different treatment options against a control group. (See Table 1 for a timeline of the demonstration’s main phases.) In Phase 2, families were randomly assigned to a group that would receive one of three services packages (discussed in more detail later in the report), or to a control group that did not receive any CMTO assistance.⁷

CONCEIVING AND FORMING THE CMTO SEATTLE-KING COUNTY PARTNERSHIP

Trends in the Geographic Location of Voucher Families

For both PHAs, enhancing geographic choices in the HCV program was a long-standing goal, dating back years before CMTO was conceived. At SHA, internal research beginning in the mid-2000s revealed that large numbers of voucher holders used their vouchers in the southeast portion of Seattle, where poverty rates were relatively high. This finding sparked an increased focus on identifying ways in which the agency could support families who sought to move to areas that might better promote upward economic mobility. KCHA had observed patterns of growing income segregation in recent decades: Poverty was becoming more concentrated in the south of the county, while communities east of Seattle faced a loss of economic diversity as the number of higher-income households grew in those areas. Recognizing, in the words of one PHA leader, that “your zip code is your destiny,” both PHAs began introducing policies that were intended to counteract the concentration of their clients in high-poverty areas.

6. MDRC’s implementation findings are informed by analyses of qualitative data gathered over the course of the evaluation: semistructured interviews with staff members of the two housing authorities and Interlm CDA in two rounds, occurring primarily in January 2019 and June 2020; operational insights from MDRC and MEF Associates to support demonstration planning and operations—including observations of practice—as well as summaries from formative fieldwork; and case studies based on group interviews with Interlm CDA staff members plus reviews of baseline and MIS data. Case study findings do not directly represent the viewpoints of families, which are identified using pseudonyms.

7. See Opportunity Insights (2020a) for further details about Phase 2.

TABLE 1
CMTO Seattle–King County Demonstration Timeline
and Key Milestones

Partnership formation and CMTO planning	Late 2015 to late 2017	<ul style="list-style-type: none"> • PHAs and research team begin partnership in 2015. • Bill & Melinda Gates Foundation grant awarded October 2016. • InterIm CDA selected as service provider in August 2017.
CMTO pilot	Late 2017 to mid-2018	<ul style="list-style-type: none"> • InterIm CDA service delivery staff identified or newly hired between August 2017 and February 2018. • PHAs pilot CMTO service delivery December 2017 through April 2018.
CMTO Phase 1	Mid-2018 to early 2019	<ul style="list-style-type: none"> • PHAs enroll families into randomized controlled trial of CMTO services beginning in April (SHA) and May (KCHA) 2018. • Enrollment concludes in February 2019 with 499 families enrolled into study.
CMTO Phase 2	Mid-2019 through 2020	<ul style="list-style-type: none"> • PHAs and research team convene in February 2019 to begin assessing early evidence and determine Phase 2 research and program design. • Phase 2 enrollment begins in late June / early July 2019 and ends in March 2020 with 337 families enrolled into study.

NOTES: CMTO is Creating Moves to Opportunity. PHA is public housing agency. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

Partnership Formation and Early Demonstration Planning

The partnership between SHA and KCHA for CMTO began to take shape following a 2015 convening of large PHAs and researchers. This gathering was motivated in part by newly released long-term findings showing that children whose families used vouchers to move to low-poverty areas as part of the U.S. Department of Housing and Urban Development (HUD) Moving to Opportunity (MTO) demonstration had higher earnings and other positive outcomes as adults when compared with their peers in randomly assigned control-group households who were not exposed to those neighborhoods.⁸ The PHA leaders who attended the 2015 meeting recognized the policy implication of these findings: The voucher program could be used as a platform for promoting economic mobility by supporting the moves of families with young children to neighborhoods of higher opportunity.

⁸. Chetty, Katz, and Hendren (2016).

SHA and KCHA have a long legacy of collaboration. According to PHA staff members, the agencies understood the value of cooperation given the combined scale of their voucher programs, the inclusion of both urban and suburban rental markets in each of their jurisdictions, and the institutional flexibility afforded to the agencies as a result of their participation in HUD's Moving to Work (MTW) demonstration.⁹ A major benefit of this administrative designation, according to PHA staff members, was the budgetary flexibility to fund policy units whose staff drove evidence-based practice and new initiatives. These units coordinated the exploration, planning, and execution of their institutions' joint CMTO demonstration.

Another factor supporting the focus on innovation was the agencies' relationship with the Bill & Melinda Gates Foundation, which had supported pilot programs at each agency through its grant-making work in the greater Pacific Northwest region.¹⁰ The PHAs and research partners secured program and research funding from the foundation in 2016. The research team subsequently secured a grant from the Surgo Foundation to further support a rigorous evaluation of the program.

DESIGNING THE CMTO SERVICE MODEL

The process of forming a joint research partnership with the CMTO-affiliated research team continued into 2016. Brainstorming sessions addressed the considerable, essential question of which program features were likely to drive successful opportunity moves at scale. Tackling this question took on critical importance for the PHAs and research team in early planning conversations in 2016 and gained momentum in 2017 after funding was secured for the CMTO program.

Turning to the development of a particular intervention model for CMTO, PHA staff members and the research team began by considering the kinds of barriers voucher families typically faced in leasing in high-opportunity areas, and how those barriers might be addressed. They reviewed existing literature and held conversations with other programs across the nation—including Abode in San Mateo County, California, and the Baltimore Regional Housing Program—to understand more about their particular service approaches. One PHA leader observed a critical limitation of the existing evidence base: It had “less of a focus on what’s been done and more of a focus on what have been the outcomes of what has been done, but that makes it really hard for agencies to actually duplicate it.” That missing information made direct consultations with the operators of other mobility programs even more valuable.

The planners developed a theory of change that identified the major factors that seemingly constrained voucher holders' lease-ups in local high-opportunity areas, and suggested service strategies that could reduce or remove those barriers.¹¹ (See Table 2.) The goal of the pilot

9. See U.S. Department of Housing and Urban Development (2020) for additional information about MTW.

10. The foundation's prior grants funded education and homelessness initiatives, not housing mobility work.

11. A “lease-up” generally refers to a successful lease outcome for an HCV program participant wherein the participant receives program rental assistance.

TABLE 2
Anticipated Family Barriers to Accessing High-Opportunity Areas and
Corresponding Proposed Services

CONSTRAINTS TO FAMILY LEASE-UPS IN HIGH-OPPORTUNITY AREAS	PROGRAM SERVICE COMPONENT	MAIN PLANNED PROGRAM ACTIVITIES
Limited knowledge of high-opportunity areas	High-opportunity-area education	<ul style="list-style-type: none"> • Informational materials (e.g., neighborhood guides) • Discussions with staff about family priorities and neighborhood options • Neighborhood tours
Competitive disadvantages in the rental application process	Rental application coaching	<ul style="list-style-type: none"> • Identification of rental application screening barriers (e.g., low credit scores, past evictions) • Guidance on barrier mitigation • Coaching and tools for landlord communication
Challenges navigating the housing search process	Housing search training, planning, and assistance	<ul style="list-style-type: none"> • Completion of housing search plans • Referrals of available rental units • Family accompaniment and landlord-family brokering • Enhanced housing authority issuance briefings
Difficulty affording application and lease-up costs in high-opportunity areas	Flexible financial assistance	<ul style="list-style-type: none"> • Application financial assistance (e.g., application fees) • Lease financial assistance (e.g., security deposits)
Low landlord participation in HCV program in high-opportunity areas	Landlord engagement	<ul style="list-style-type: none"> • Marketing and relationship-building among landlords in high-opportunity areas • Expedited housing authority lease-up processes • Mitigation fund to cover costs beyond security deposits, in case of unit damage

SOURCE: Housing authority planning documents.

NOTE: HCV is Housing Choice Voucher.

and Phase 1 CMTO program was to take what the PHAs called a comprehensive, “kitchen sink” approach to serving families and engaging landlords in support of driving high-opportunity-area lease-ups. That is, the partners would try to address all the identified barriers, ultimately using preliminary analyses of program impacts, program costs, and families’ and landlords’ responses to the intervention to inform exploration in a second phase. This subsequent phase would study variations in the program design to generate further evidence about which pro-

gram approaches might be, as described in the PHAs' application to the Gates Foundation for program funding, the "most essential, most cost-effective, and most scalable" to help families move to high-opportunity neighborhoods.

As the model began to take shape, the PHAs' CMTO leads engaged in multiple rounds of discussion with HCV program managers and PHA leadership to ensure that the model would appeal to families and landlords. In addition, the research team conducted systematic, exploratory fieldwork with PHA staff members, families, and landlords who were served by each PHA to identify useful perspectives on the emerging approaches that were being considered for the demonstration. See Box 1 for a summary of the main takeaways from this work.

Integrating CMTO Within HCV Program Practice

Launching a new mobility program raised questions within the PHAs related to the agencies' broader missions and HCV program policies, including:

- To what extent would CMTO override existing HCV program priorities?
- How could a randomized controlled trial be implemented in HCV program settings?
- Would promoting access to certain neighborhoods for a subset of HCV program clients—families with young children—represent an equitable allocation of program resources?
- Might CMTO services risk meeting problematic standards for "steering" families to certain neighborhoods?

The CMTO lead staff members within the PHAs believed these overarching concerns about the mobility program needed to be addressed in order to obtain the support and participation of their colleagues during the planning phase.

As planning conversations progressed, the CMTO teams also held many meetings with HCV program stakeholders to consider where modifications, enhancements, or special attention would be needed in the HCV program process. Particular consideration was given to ensuring voucher program affordability in high-opportunity areas, expediting voucher lease-up procedures, and modifying HCV program intake procedures.

Ensuring Voucher Program Affordability in High-Opportunity Areas

Before the CMTO demonstration began, KCHA had implemented tiered payment standards for subregions of the county that made it more feasible for voucher families to rent housing units in more expensive areas of King County. This policy increased the likelihood that voucher holders could afford units up to the 40th percentile on the rent distribution in any given tier, and thus, in greater King County. KCHA's staff believed this policy would be sufficient to promote affordability for families who were receiving CMTO services in high-opportunity areas.

BOX 1

Select Takeaways from Exploratory Fieldwork to Inform the CMTO Program Design

In February 2017, MDRC and its partner MEF Associates conducted 50 interviews with managerial and line staff members at King County Housing Authority (KCHA) and Seattle Housing Authority (SHA), with voucher holders with children who were new to the program and who either had recently leased up in high-opportunity areas or were still searching, and with landlords. The goal of the discussions was to develop insights that would help to refine and implement the emerging CMTO service design. These important takeaways were presented to the partners:

- **Participating families would likely benefit from engaging in services before the housing search “clock” starts.** Interview respondents believed that the voucher issuance briefings presented valuable information to new-admissions families, but they expressed concerns that this information could be overwhelming and suggested that CMTO participants would benefit from having dedicated time to engage in neighborhood exploration and rental application coaching. MDRC and MEF recommended that SHA and KCHA attempt to align the Housing Choice Voucher (HCV) program operations in support of this objective. They predicted that service staff members may need to do intensive outreach in order to ensure that all families who were offered CMTO would be able to access the services.
- **Families would likely benefit from custom and individualized service delivery.** Voucher holders identified common features of “desirable” neighborhoods, but their weightings of these characteristics and their awareness of how high-opportunity areas could match their preferences varied widely. Most voucher families prized good schools, safety, neighborhood resources and amenities (for example, grocery stores, parks), access to transportation, and proximity to work. However, respondent families differed in both their familiarity with and their stances toward moving to high-opportunity areas. Some families were highly familiar with these areas and were inclined to move. Others were well informed but had very specific and narrow neighborhood preferences. Still others (especially those who were coming from outside of King County) had very little knowledge of Seattle and King County. This variation suggests that education and engagement about high-opportunity areas need to be customized to each family’s circumstances.
- **A wide range of high-opportunity-area options is desirable to meet diverse family preferences and ensure an adequate supply of rental units that are affordable to the voucher program.** Interview respondents flagged rental unit affordability under the voucher program as a significant possible constraint to the success of the program, even with increased voucher payment standards. They specifically expressed concerns about certain areas in north Seattle and in higher-income areas of King County. Some staff members emphasized the importance of including some areas of south King County and south Seattle in CMTO.
- **Various potential advantages were identified for landlords who participate in CMTO and the voucher program, as well as some potential pitfalls.** Landlords appeared to be motivated to lease to voucher holders by the prospect of rental income stability, altruism, and the possibility of lower unit turnover. However, interview respondents perceived a greater risk of unit damages from leasing to voucher holders and indicated that housing authorities could often be slow or unresponsive in their interactions with landlords. This suggests that there are opportunities for enhanced messaging about the features of CMTO and about its benefits beyond the typical voucher program’s offerings.

SHA's leaders also saw a need to adopt an approach that would enable voucher affordability in relatively more expensive rental markets in the city of Seattle, while being mindful of the cost implications of such a policy. The agency developed, and its board adopted, a policy called a Family Access Supplement that would allow families with children (of any age) to rent higher-cost units in high-opportunity areas by applying a supplement in excess of the standard voucher payment—just enough to make the tenant portion affordable within a maximum amount.¹² At the conclusion of Phase 1 enrollment, PHA staff members reported no concerns regarding SHA's payment standard supplement and expressed the belief that it had clearly succeeded in promoting affordability in high-opportunity areas. Consequently, members of the CMTO study's program and control groups could all benefit from it.

These approaches to enhancing the affordability of the voucher program reflected a notable difference in the HCV program policies that were applicable to CMTO participants, one that would have some implications for the housing searches of families. KCHA's payment standards were determined largely by the costs of rental housing in local markets, but the clusters of zip codes that composed each tier did not account for CMTO high-opportunity area map boundaries. In contrast, SHA's Family Access Supplement was available in CMTO's targeted high-opportunity areas only.

Expediting Voucher Lease-Up Procedures

Both PHAs initially explored outsourcing crucial lease-up processes, such as analyses of rent reasonableness and housing quality inspections, to the CMTO program to ensure that they would run quickly and smoothly. KCHA ultimately elected not to outsource most tasks to CMTO-dedicated staff, acknowledging that its existing operations could give priority to expedited lease-up processes for CMTO participants; the housing navigators still conducted some preinspection work, such as completing necessary forms, in advance of the formal inspection. In contrast, despite initial objections by its existing inspections team, SHA chose to hand off many procedures, including inspections, to CMTO staff at InterIm. In addition to the CMTO staff becoming Nan McKay & Associates-certified housing quality standards (HQS) inspectors,¹³ SHA and KCHA lead inspectors provided training and support to the housing navigators who conducted these functions.

Modifying HCV Program Intake Procedures

HCV housing counselors were assigned the responsibility for educating voucher applicants about CMTO and its evaluation during HCV program intake, securing informed consent and administering a baseline survey for families who elected to enroll in the study, and conducting random assignment. Each PHA identified a housing counselor who would execute these tasks,

12. SHA's Family Access Supplement was available to all eligible voucher program recipients with children of any age in the household. As such, and like KCHA's HCV program-wide tiered payment standards, members of both the study's program group and the control group could benefit from it.

13. Nan McKay & Associates is an independent firm that offers training services to HCV program practitioners at PHAs.

which entailed significantly altering and customizing each PHA's typical HCV program service flows for CMTO. PHA staff and the research team believed that the efficacy of CMTO family service delivery would be improved if families could be engaged in education about opportunity areas and coaching on rental applications before vouchers were issued. This arrangement would entail procedural changes at both agencies, but KCHA had already adopted policies that reduced the amount of time between the determination of a family's eligibility for the voucher program and the issuance of a voucher to the family. While the two PHAs sought to align their policies on a common preissuance service period, KCHA's voucher program leadership was hesitant to introduce significant new delays in the issuance of vouchers. With the research team's concurrence, the agencies adopted alternative time frames. SHA would schedule the issuance of vouchers roughly two months after families' initial CMTO intake briefings, while KCHA would issue vouchers to families about two to four weeks after their CMTO intake sessions (at the soonest CMTO-dedicated voucher issuance briefing following the determination of family eligibility).¹⁴ See Figure 1 for a summary of the timing of various service milestones in Phase 1.

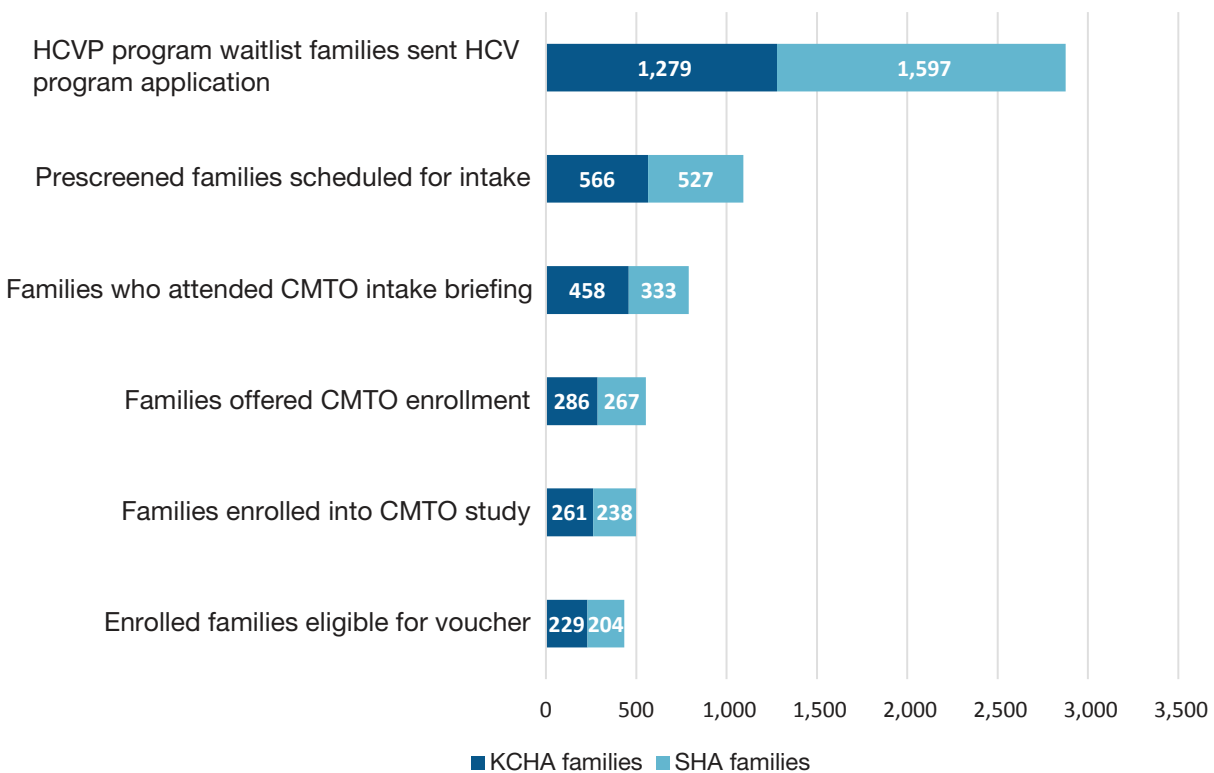
In reflecting on the time families were given to prepare for their housing search and engage in CMTO, the navigators strongly preferred the two-month preissuance service period offered to SHA's families. They emphasized not only the perceived benefits to families of having more time to invest in housing search preparation but also the advantages afforded to families of knowing when their vouchers would be issued when they enrolled.

Selecting a Service Provider and Staffing CMTO

From the outset of their planning efforts, the PHAs expected that CMTO services would be delivered by an outside agency with which they would contract. They viewed this option as a way to establish the flexibility to adapt staff job descriptions and work schedules as needed. At the same time, choosing the right vendor was complicated by the need for CMTO to address the requirements of landlords as well as families. During the service provider procurement process, PHA staff members anticipated that most local social service agencies that had the capacity to coach and support voucher holders may not also have the in-house capacity to engage landlords effectively. Similarly, they anticipated that organizations such as for-profit rental brokers or entities with skill navigating rental housing markets may not have the ability to deliver family-centered coaching services to voucher families. One PHA leader noted that this reality would see the PHAs either “teaching a private sector company to do social services...or teaching a community-based organization to have a private market lens.” Ultimately, the winning bid came from a community-based agency, InterIm CDA, with a history of delivering services—including rapid rehousing and affordable housing property management—to low-income and vulnerable populations. InterIm's pursuit of the CMTO service contract reflected a growth opportunity for the agency, which had not contracted to provide services at such a scale before.

14. KCHA's “enhanced” voucher issuance briefings for CMTO families were initially held on a biweekly basis. However, as implementation progressed, various operational factors led the agency to hold monthly issuance briefings. This schedule change had the effect of lengthening the period.

FIGURE 1
Phase 1 Recruitment Funnel



NOTE: HCV is Housing Choice Voucher. CMTO is Creating Moves to Opportunity. KCHA is King County Housing Authority. SHA is Seattle Housing Authority.

The process of partnership formation between InterIm and the PHAs took longer than the PHAs initially expected; staff members at InterIm recalled that becoming familiar with the expectations for service delivery staffing and approaches required time, effort, and communication. For example, InterIm staff needed to consider what it would mean to deliver a specific set of housing mobility services as opposed to the more holistic, wraparound social services that the agency typically provided to its clients. The PHAs emphasized that the service provider would focus on coaching and assisting families with their housing searches, and would not take on the responsibility for addressing other service needs families might present; those issues would have to be dealt with by referring families to other programs.

The PHAs worked together with InterIm leadership to draft position descriptions, interview candidates, and decide which candidates would receive offers. It was decided that, in addition to part-time executive, program manager, and administrative support, CMTO positions at InterIm would include two family navigators, each dedicated to families who had been issued vouchers by one of the two PHAs, and two housing navigators, each engaging landlords across the CMTO high-opportunity areas and supporting families who were served by both PHAs. (See Box 2 for

BOX 2

CMTO Navigator Roles

Two primary groups of staff members provided the CMTO services families received from InterIm CDA.

Family navigators were the first point of contact for families after they enrolled in the study; they were charged with building a relationship with families. After families were referred from the public housing agencies (PHAs), family navigators provided a range of support services:

- information on CMTO and the voucher program
- education about opportunity areas
- rental application coaching to help families make a strong case for tenancy
- housing locator services geared toward training and supporting families in conducting housing searches and applying for rental housing
- financial planning and financial assistance to cover search-related and lease-up expenses

Family navigators also contacted families within two weeks after they moved to assess their service needs and provide information about local resources such as schools and how to sign up for utilities.

Housing navigators conducted outreach to landlords in high-opportunity areas to promote CMTO and improve the likelihood of families leasing up in those areas. They also provided support to families as they searched for housing. They offered landlord and unit referrals to families, often serving as an intermediary between families and landlords. And, they administered the program's expedited lease-up processes for landlords, facilitating or executing certain PHA administrative processes and processing payments such as security deposits.

further details on these two program roles.) With the exception of a family navigator who was already an InterIm employee, these navigators were hired between December 2017 and February 2018, and they immediately began working with families as part of a pilot of CMTO services that started in December 2017 at SHA and in January 2018 at KCHA.

Piloting the CMTO Intervention

In the CMTO pilot, which began in late December 2017 and early January 2018 at SHA and KCHA, respectively, 46 families were offered CMTO services before the random assignment study was launched. The pilot provided an opportunity for the PHAs and InterIm to refine and finalize the operational procedures for recruiting, enrolling, and serving families, and to boost the training of InterIm staff, most of whom were hired just before or right as the pilot began. For the navigators, this was a useful chance to translate service protocols that for them felt “really hazy” into live program activity by serving families and engaging landlords on their behalf.

After a few months of preliminary service delivery experience, the PHAs decided to pause new family enrollment into the CMTO pilot and invest in a full month of additional staff training, including intensive training on both HCV program policies and procedures and the CMTO service model. This break also granted time for InterIm staff members to improve their familiarity with the KCHA high-opportunity areas.¹⁵ The PHAs increased their overall monitoring of service delivery, making observations of CMTO service and holding regular meetings, called “learning circles,” during which PHA and InterIm staff members discussed family and landlord cases and worked through any challenges or unanticipated scenarios that were occurring.¹⁶ This period culminated in a “train-back” session, during which the navigators role-played the program’s intended approaches to service delivery back to PHA staff. A brief resumption in pilot enrollment and service delivery for new KCHA families occurred in May 2018, before the PHAs launched Phase 1 enrollment.

During the pilot, the CMTO navigators took what they described as a very “hands-on” approach to serving families who were actively searching for housing, including accompanying families on many unit and property tours. Although some navigators recall feeling that this approach served families well—especially those who had never leased independently in private-market housing before—a small share of participating families were consuming disproportionate amounts of staff time during housing searches. In the words of one navigator, this degree of involvement “was not going to be sustainable once our caseloads grew.”

PHASE 1: EARLY IMPLEMENTATION TO STEADY STATE

With confidence that CMTO service delivery and associated voucher program procedures were generally working as intended, the PHAs began recruiting eligible families and enrolling them into the Phase 1 study in April (SHA) and May (KCHA) of 2018.

Recruiting HCV Waitlist Families into CMTO

The PHAs marketed CMTO to potentially eligible families who were on HCV program waitlists at each agency. They began by mailing an HCV application packet that included information about CMTO in a cover letter (SHA) or in a half-page flyer (KCHA). Families who responded were screened for basic CMTO eligibility and invited to an in-person, individualized HCV intake briefing, typically lasting between one and two hours.¹⁷

During intake, housing counselors assessed applicants’ eligibility for the HCV program and CMTO based on the information in their application (including their income and the presence of

¹⁵. PHA staff members noted that InterIm CDA historically focused its work in the city of Seattle.

¹⁶. These learning circles would continue throughout the remainder of the CMTO demonstration.

¹⁷. All SHA families who received this HCV mailing were provided a date and time for intake, which could be rescheduled at the family’s request. KCHA families were instructed to make intake briefing appointments through that agency’s call center staff.

a child under the age of 15). Unless a family was clearly ineligible, the housing counselors followed the standard HCV program intake briefing with a five-minute PowerPoint presentation and accompanying talking points to introduce the CMTO demonstration. As part of this presentation, the counselors described the PHAs' motivations for supporting families who were searching for housing, the significance of neighborhoods to family members' lives, and a summary of the services that CMTO could provide. The counselors also briefly introduced the study (including explaining the conditionality of families' receipt of CMTO services on their study enrollment and random assignment) and asked families if they were interested in learning more about it. If families expressed interest, the counselors immediately reviewed the study's informed consent forms and, if voucher heads of household consented, collected further information through an approximately 15-minute baseline survey, then conducted random assignment.¹⁸ If families were assigned to CMTO, they were given a flyer describing the program (see Appendix A for an example of a flyer given to families assigned to CMTO), told that a family navigator would contact them within two days, and informed about their next steps with the voucher program. If families were assigned to receive standard PHA services, they were told about the next steps in the processes for determining voucher eligibility and issuing vouchers.

Before recruitment mailings were sent out to the Phase 1 families, each PHA projected how many families would need to be "pulled" from their respective waitlists to yield the number of monthly study enrollees that would meet their overall sample-size targets and service delivery caseload projections. Within the first few months of beginning enrollment, it was apparent that these projections would be difficult to meet. Fewer families than needed were responding to the initial HCV program mailings, and no-shows at appointments further decreased the number of families who were considering enrollment.

In response, the PHAs expanded their outreach efforts. Housing counselors began phoning and emailing families after their voucher application packets were sent; this contact also offered counselors an opportunity to further screen families for ineligibility conditions before asking them to appear at the PHA in person. The PHAs also increased the number of families who were mailed application packets each month and added staffing for the recruitment effort, shifting from one housing counselor to two at each PHA.

The sample enrollment targets were ultimately achieved, but meeting this goal required contending with considerable attrition at each stage of the recruitment and enrollment processes. Using PHA data, Figure 1 illustrates the challenge, showing the funnel-shaped flow of families into the study. For example, the PHAs mailed HCV program applications to 2,876 HCV waitlist families who were potentially eligible for CMTO. Of this group, 38 percent were scheduled for an intake briefing, but only 72 percent of those who were scheduled attended the briefing. Of

18. Non-head-of-household adults also consented to participation in the study in person, if they attended voucher intake briefings, or by mail, if they were not present. Parents and guardians separately consented to the collection of certain data describing children in the household.

the attendees, 30 percent were deemed not eligible for either the voucher program or CMTO.¹⁹ Of the remaining families who were offered CMTO enrollment, almost 10 percent declined to enroll in the study. Finally, of the families who enrolled in the CMTO study and were randomly assigned, 13 percent were found to be ineligible for vouchers. In all, 433 families (15 percent) out of the 2,876 who had been sent applications both enrolled in the CMTO study and were eligible to receive a voucher.

Implementing CMTO Services for Families

Families who were randomly assigned to the CMTO program were referred to InterIm by the housing counselors within two days of their intake briefings. Family navigators then contacted the families to set up an individualized in-person meeting. Families typically had to wait between one and two months after random assignment to receive their vouchers.²⁰ During this period, family navigators began to educate families about high-opportunity areas, coach them on their rental applications, and prompt them to begin planning for their housing searches. After vouchers were issued, families searched for housing with the support of both family and housing navigators. The program covered the rental application fees that some landlords charged. Once families were approved for a unit, the housing navigators expedited the PHAs' lease-up processes. Once families leased up and moved into their units, the family navigators contacted them over a two-week period to offer information and referrals to support families' needs. Figure 2 illustrates this process.

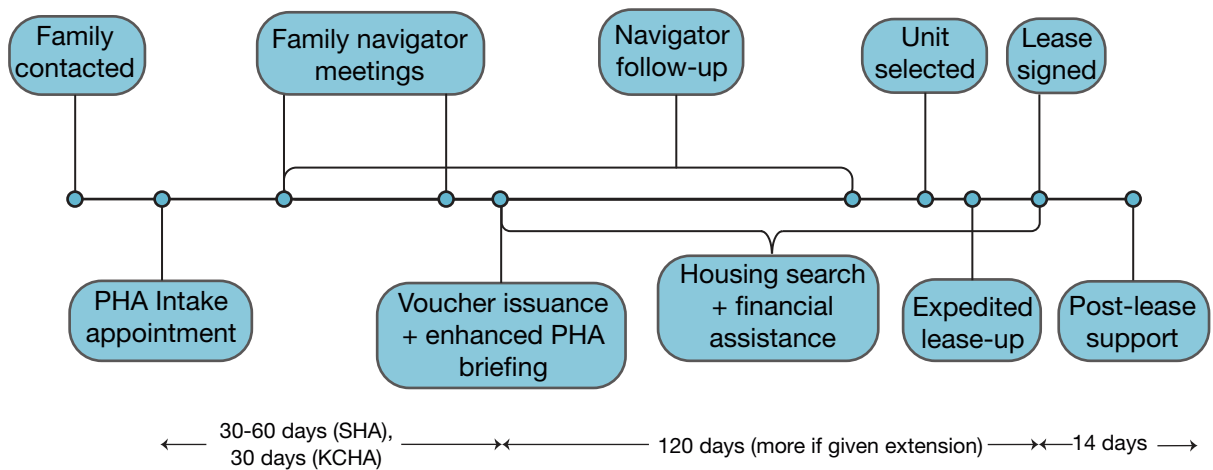
Structuring Family Search Preparation

Critical to CMTO service delivery were two in-person meetings with families, each of which lasted between one and two hours, with regular, remote check-ins occurring between and after the two meetings. The intent of these meetings and check-ins, as the family navigators explained, was to provide each family with sufficient information to help them “make a really informed choice about what feels right for their family” and with skills to help them “advocate for themselves when they start talking to potential landlords” during their housing search.

19. In order to ensure that HCV- and CMTO-eligible families who were randomly assigned to CMTO would be able to engage in some CMTO services before receiving their vouchers, the PHAs and research team elected to enroll families before final HCV program eligibility determinations could be made. Housing counselors used voucher application information to judge if families were likely to be found eligible for vouchers and decided accordingly whether to describe the CMTO program and demonstration and offer study enrollment to families. The partners accepted that some enrolled families would later be determined to be ineligible to receive a voucher, expecting that postenrollment ineligibility would be evenly distributed across the program and control groups.

20. Families who were enrolled into CMTO by SHA were scheduled to receive their voucher roughly two months later, and enrolled families who were eligible to receive a voucher at KCHA could experience periods of two to four weeks between their random assignment and the issuance of their vouchers. KCHA initially held biweekly issuance briefings for CMTO families—with families scheduled for briefings as soon as they were confirmed to be eligible for the HCV program—but eventually joined SHA in conducting monthly issuance briefings during Phase 1. This change lengthened the preissuance service period for KCHA families to approximately one month.

FIGURE 2
CMTO Phase 1 Service Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMTO is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

The first meeting, which family navigators described as being, in part, a “getting to know you” session, encompassed a mix of program orientation and assessments, family goal-setting exercises, education about program high-opportunity areas, and the start of rental application coaching. These meetings were scheduled within one to three days after the receipt of a referral from the PHAs and were typically held either at InterIm CDA’s Seattle office or at a location convenient to where families lived.²¹ To prepare for the meetings, the family navigators reviewed the study’s baseline survey data on each family; they noted that information about the family’s composition, language-access needs, and initial neighborhood preferences and perceptions was especially useful. In the meetings, the family navigators explained why the CMTO program sought to support high-opportunity moves, and they reviewed the high-opportunity areas using maps and guides that described neighborhood features and amenities. The navigators also explained what CMTO services were available to families who were pursuing moves to and leasing in those areas, while also ensuring that families were aware that they could still use their vouchers in neighborhoods within their PHAs’ jurisdictions that were not designated as high-opportunity areas, although without CMTO assistance. Next, the family navigators assessed the families’ familiarity with the high-opportunity areas, their neighborhood and housing preferences, and what information and resources would be most important for families to factor into their housing searches. After forming a preliminary understanding of family preferences, and asking families to begin defining and making distinctions between their housing “wants” and “needs,” the navigator suggested

21. In Phase 1, families who were randomly assigned to receive CMTO services were referred to InterIm CDA staff using the program’s MIS shortly after completing an application review and study enrollment meeting with SHA staff. In contrast, KCHA staff conditioned a family’s referral upon the determination of each family’s eligibility for the HCV program. This process remained the same in Phase 2, except in the version of the CMTO intervention that did not provide access to family coaching, thus eliminating the need for service referrals from the PHAs.

that families conduct independent reviews of high-opportunity-area guides and recommended staff-guided or independent opportunity-area tours if families were unfamiliar with any areas.

After covering the general orientation content, family navigators asked about each family's rental history, beginning to assess any past evictions, potential credit-related issues, or other conditions that could represent leasing barriers. Family navigators offered to pull and review families' credit reports, and they provided information about local housing discrimination laws.²² In discovering issues that could cause problems in having rental applications approved, the family navigators conveyed to families that it was critical for them to proactively communicate about these potential barriers in their upcoming conversations with prospective landlords, before and during the process of applying for rental housing.

As the final task in this first meeting, the family navigators worked to assess each family's financial resources through a cursory household budgeting exercise. This evaluation provided a starting point for discussing what financial assistance could be available through CMTO and highlighting the costs—notably certain move-in expenses, such as moving van rental fees or new furniture costs—that would be the family's responsibility.²³ In concluding the meeting, the family navigators would identify steps for families to complete before their next meeting, such as contesting credit report items, beginning to pay off debts, and gathering documentation in support of future rental applications.²⁴ Families were encouraged to prepare a testimonial letter explaining the family's circumstances and contextualizing their possible rental barriers or a “rental résumé” that summarized a family's rental history; these documents could be used to communicate with potential landlords in high-opportunity areas. These letters or lists were intended to be family-driven activities that the family navigators described as “setting the stage” for a productive, family-led, staff-supported housing search.

The second meeting between family navigators and families, ideally held soon before vouchers were issued by the PHAs, was described by InterIm staff members as an important “getting ready” moment for families. The family navigators shared some best practices for communicating with landlords by phone, by email, and in person (for example, while on property tours) and checked on families' independent preparations for addressing barriers they might encounter during their housing searches. If the rental explanation or history documents were not ready, the family navigators offered to work on them together with families during the meeting. Family navigators then modeled or role-played effective landlord communication in an effort to build

22. Washington State enacted source-of-income protections in 2018, and the city of Seattle prohibits landlords from considering criminal justice involvement as a factor in screening rental housing applications.

23. The program allocated up to \$3,500 to cover the costs of applying for housing and leasing up in high-opportunity areas.

24. Staff members at InterIm reported that even though most credit-related issues and significant outstanding debts could not be resolved before a family applied for rental housing, they encouraged families to begin taking steps to deal with them in order to demonstrate to landlords that they were being proactive in addressing factors that landlords might view as risks during application screening.

families' confidence in their communication skills.²⁵ Family navigators also walked through the process of searching for housing, often demonstrating how to search online unit listings. Reviewing live, online rental listings with staff often led families to reassess their initial housing preferences, which the family navigators believed help families anticipate trade-offs that might need to be made when they later decided which units to pursue during their housing searches.

In modeling the use of online rental housing search websites, such as Zillow or HotPads, the family navigators encouraged families to search *broadly* across their PHA's jurisdiction—for example, searching the entirety of King County outside of Seattle for KCHA families—as a way of anticipating factors besides a family's preferences that might eliminate units from consideration. To that end, family navigators discussed the central concept of search filters related to unit characteristics that would likely be prescribed by the voucher (for example, the contract rent amount, the unit size) and those that were important to the family (for example, on-site parking, the number of bathrooms in the unit, zoned schools). This exercise was geared toward encouraging families to explore how they might develop and refine a working list of prospective properties. Family navigators also demonstrated navigating a customized CMTO website, which offered a tool for families to screen addresses for their location within a high-opportunity area. In general, families tended to develop expansive lists of available units that matched their basic criteria, which they then cross-referenced with the online CMTO high-opportunity area map, eliminating units that were not in high-opportunity areas and that they could not pursue with CMTO assistance.

Following the second family meetings, the family navigators continued to maintain contact with families—mostly by text, email, or phone, on at least a biweekly basis—checking in on the status of their searches or preparations, and reinforcing the supports that were available. In addition, the family navigators attended the PHAs' special “enhanced” voucher issuance briefings solely for CMTO families, during which they gave a short presentation reiterating the services that were available from CMTO. These briefings included presentations by PHA staff members on content that was customary for all voucher waitlist families to receive at the time vouchers were issued, plus additional content from CMTO staff members at InterIm that recapped CMTO services, including through a high-quality motivational video.

Supporting Families During Housing Searches

Once families were issued their vouchers and actively began searching for housing—when “the wheels hit the road” for families, in the words of one navigator—service delivery became less standardized and more family-driven. Family navigators continued to attempt to contact families who were still searching roughly every two weeks, but they were as responsive and engaged as

²⁵ Family navigators noted that many families seemed nervous about speaking with landlords; they shared that many foreign-born participants who were proficient English speakers in meetings with staff seemed to doubt their communication skills in the context of a housing search.

a family requested.²⁶ According to the family navigators, common interactions with families at this stage consisted of the following:

- **answering basic questions** about the search process or the voucher program, such as how to request an extension of the voucher housing search period
- **facilitating contact between families and housing navigators** when families requested (or staff members at InterIm thought families would benefit from) referrals of available units identified by CMTO staff
- **coordinating payment** of prelease rental application fees on behalf of families
- **reiterating and reinforcing concepts** that had been previously covered in meetings, especially for families who experienced application denials

The navigators emphasized that rental application denials were common, even for families who were prepared and who would eventually be successful in realizing opportunity moves. They also stressed that families who engaged erratically or who disengaged and subsequently reengaged in services could still ultimately make an opportunity move.

Low credit scores or past evictions were cited as the most common barriers to the approval of families' rental applications. But, the navigators also expressed the belief that families' ability to address these barriers openly in their communications with landlords was the most effective

Once families were issued their vouchers and actively began searching for housing—when “the wheels hit the road” for families, in the words of one navigator—service delivery became less standardized and more family-driven.

tactic for overcoming them. Emphasizing the importance of rental application coaching in successful housing searches, the navigators noted that the documents families prepared during the up-front coaching sessions—especially the letters explaining the circumstances of rental barriers that a landlord might see in a screening report—were particularly helpful in persuading landlords to lease to CMTO families who had what may be perceived as problematic

backgrounds. More generally, the navigators believed that, when taken together, the full set of CMTO services could support virtually any type of family in making an opportunity move.

Family Participation Motivations and Patterns

When families began participating in the up-front CMTO meetings, the family navigators observed a high degree of buy-in from families for the prospect of making an opportunity move. In fact, the family navigators observed that the prevailing concern for most families was not whether they should participate and consider moving to a high-opportunity area, but, as one

26. Families received this periodic outreach from their family navigator until they leased up or their voucher expired, regardless of a family's intent to move to a high-opportunity area. Waitlist families at both KCHA and SHA had 120 days to search for and secure housing under the voucher program, but families could extend those search periods to 240 and 180 days, respectively, upon request.

navigator put it, “Can I make a move happen [in the voucher program]?” In other words, could families successfully lease with their vouchers, which they had waited a long time to receive? The family navigators described a sense of near-universal appreciation for the fact that families would have a partner in their housing search, someone “going through this with me because I don’t know what to do.”²⁷ They believed that the benefits of successfully attaining subsidized rents was a powerful motivator for families to participate in CMT0, and they attributed this feeling to a few major concerns:

- anxiety over the time limits the voucher program placed on the initial housing search period, and an awareness that not all families succeeded in leasing up with a voucher
- financial stress on the part of families, including current difficulty paying rent or a strong desire to secure a more stable housing arrangement
- a belief that lease-up costs, especially security deposits, would be unaffordable to the family anywhere in Seattle or King County without the support of CMT0

Despite these motivations, family navigators did not discount the idea that many families were genuinely motivated to pursue opportunity moves, and they observed that families were generally surprised to learn that voucher holders were able to use their vouchers in many of the more affluent high-opportunity areas. The most common preferences expressed during housing searches were proximity to good schools, at least one family-specific desired unit feature (such as a dedicated parking space or an in-unit washer and dryer), and neighborhood safety.

The family navigators observed that the prevailing concern for most families was not whether they should participate and consider moving to a high-opportunity area, but, as one navigator put it, “Can I make a move happen [in the voucher program]?”

Still, not all families fully engaged in CMT0. Although the navigators acknowledged the difficulty in forecasting a given family’s level of engagement, they identified several broad factors to explain why some families may have participated in the program and pursued opportunity moves with greater or lesser intensity:

- a family’s level of interest in pursuing a move to a high-opportunity area
- the presence or absence of external stressors or barriers, such as homelessness or family health concerns
- a family’s confidence in conducting independent search activities, and especially in communicating with landlords about rental barriers

27. See Bergman et al. (2020a) for an analysis of families’ perspectives on the benefits of CMT0 participation, including the feeling that CMT0 staff provided welcome emotional support during the housing search process.

- preexisting family familiarity with high-opportunity areas
- the availability of strong family or social supports or significant external support from other service agencies that strengthened a family's preferences for certain neighborhoods, including neighborhoods that were not CMTO high-opportunity areas, over others

Navigators recalled that families who were experiencing homelessness or who lacked access to regular means of transportation could be less consistently engaged in CMTO and in independently searching for housing. In addition, families with larger household sizes frequently experienced longer housing searches, given the limited supply of sufficiently large rental units on the market at any given time.

“I want to empower families to be able to do this for themselves,” underscored one family navigator.

Among families who engaged with CMTO services, the family navigators described four common participation patterns in the housing search phase:

- Searching mostly independently in high-opportunity areas. Some families were likely to have successfully leased in the rental market before, to have a strong grasp of the details of participation in a voucher program, and to complete many search activities independently, with only light staff supports. In the housing search phase, many such families contacted the program after they had themselves identified a desirable rental unit and required CMTO financial assistance to cover prelease application fees. Navigators observed that this group of searchers was largely composed of families with fewer significant rental barriers or with access to more family resources than other types of searchers. See Box 3 for a family case study that exemplifies this search pattern.
- Drawing heavily on staff assistance. Many highly engaged families were unfamiliar with the housing search process or were very uncomfortable independently completing fundamental steps in that process, such as communicating with landlords. These families checked in frequently with the navigators—a few were in touch with their family navigator virtually every day until they were approved for a unit—and they depended on CMTO for ongoing coaching and motivation while they were searching. The program intentionally accommodated this type of family need and engagement. See Box 4 for a family case study that exemplifies this search pattern.
- Relying on navigators to take the lead. Some families were interested in leveraging CMTO supports but expected CMTO staff to go beyond the role of providing coaching and supports and to work with landlords to secure a unit that matched the family's preferences.²⁸ Family navigators said that these families were likely to have engaged less intensively in presearch preparatory activities and were more likely to receive remedial review of rental application coaching concepts during the housing search phase. They worked with these families to em-

²⁸ Family navigators observed that some families had previously received intensive case management from other programs and seemed to assume that CMTO supports would be similarly structured, with staff taking the lead in coordinating housing searches.

BOX 3

Case Study: Serving the Touré Family

The Touré family was living in a shelter outside of the Seattle area when they began receiving CMTO services. According to the navigators, the head of household was not familiar with Seattle or the opportunity areas but was looking for a fresh start and a neighborhood with good schools and outdoor space for her children. The navigators said the family had no rental history and had recently filed for bankruptcy.

According to the navigators, the family engaged in CMTO services fully and had two in-person meetings, with the family navigator traveling outside of the Seattle area to meet with the family. The family completed independent housing search preparation work between those meetings and signed up for a staff-led high-opportunity-area tour. Staff members also described the family making a reasonable accommodations request to the Seattle Housing Authority (SHA) for an increased voucher size due to a child's disability before their voucher was issued and the housing search began.

Once the family's housing search was underway, the navigators recalled the head of household being very proactive in her efforts to find housing in opportunity areas. After identifying one unit that was willing to accept the family, she ultimately continued looking for a larger home, based on the advice of the navigators. The Touré family finally found and was approved for a unit in north Seattle. Upon meeting the landlord, the housing navigators discovered that the landlord was amenable to accepting voucher holders but was uninformed about the voucher program and appreciated guidance on its basic details. The landlord has remained in contact with CMTO, notifying the navigators about units as they become available.

The Touré family received financial assistance to cover the security deposit, parking spot fee, renter's insurance, and application fee. The navigators reported receiving holiday season well-wishes from the head of household, who had found employment, enrolled her children in school promptly, and was happy in her new neighborhood.

phasize their role in coaching families to conduct staff-supported housing searches, rather than performing family-informed, staff-led searches. "I want to empower families to be able to do this for themselves," underscored one family navigator. See Box 5 for a family case study that exemplifies this search pattern.

- Engaging inconsistently or disengaging. Some families were not actively or intensively engaged in the program during the housing search phase, and they could either be actively searching outside of high-opportunity areas or unresponsive to CMTO outreach. Navigators were keen to point out that some of these families were experiencing difficult circumstances in their lives that disrupted their ability to search for housing. One family navigator said, "A lot of [CMTO] centers around planning for the future, and many families just can't do that because they're trying to survive today." See Box 6 for a family case study that exemplifies this search pattern.

In describing less consistent searchers and those who more transparently disengaged from the CMTO program, navigators highlighted that a subset of disengaged families eventually reengaged in response to continued staff outreach efforts, often about one month before the expiration of their vouchers. Such families often realized that their vouchers would soon expire and were eager

BOX 4

Case Study: Serving the Loyola Family

The Loyola family attended the two initial meetings with their family navigator, and the navigator recalled the family being especially motivated to find a new unit due to persistent maintenance issues at their current address; they connected the family with a legal services agency that assisted them in breaking their existing lease. Staff members also described some disagreement within the family about where to focus their housing search; the voucher head of household was attracted to areas in east King County due to the quality of the schools there, while her husband preferred to lease in south King County opportunity areas.

Staff members described the head of household as being very active in her search, staying in contact with the navigators and attending property tours. However, she often asked the navigators to speak with landlords on her behalf because she was unfamiliar with how to discuss the voucher program. Although the Loyolas had good credit and no history of evictions, staff members said the family received numerous rental application denials and in some instances had landlords tell them not to apply for units because the landlord did not accept vouchers. The navigators supported the family in filing local housing discrimination complaints. During the housing search, a staff member spoke to the head of household “two to three times a day, almost every day,” including weekends.

Ultimately, the family found a unit in an opportunity area in south King County owned by an independent landlord who, according to the navigators, was personally impressed by the head of household and lowered the contract rent after working with the navigator to understand the voucher program. The family leveraged CMTO program assistance for their security deposit but not to cover many of their application fees. The navigators acknowledged that the head of household was not completely satisfied with the area she leased up in but had resigned herself to living in south King County after failing to lease up in her preferred areas.

Although some families were inclined to stay close to their current neighborhoods, CMTO’s messaging about the potential benefits of moving to the high-opportunity areas targeted by the program resonated with most families.

for CMTO assistance. The navigators observed that these families were likely to make significant compromises against their ideal unit and neighborhood preferences, and they wondered whether such families who leased up in high-opportunity areas would be inclined to persist in their new environments or would shortly move again.

Family Geographic Preferences

HCV families could only leverage CMTO services in seeking to move to high-opportunity areas that were defined by their own PHA.²⁹ Navigators observed that families’ existing knowledge of

²⁹ New-admissions families served by SHA were not allowed to transfer their voucher to another jurisdiction upon initial HCV program lease-up, but KCHA families faced no such limitation. It was not expected that many KCHA families would shift to Seattle and SHA, and such families would not be eligible to receive CMTO services if they did so.

BOX 5

Case Study: Serving the Asad Family

The Asad family was living in south King County when they enrolled in CMTO services. At two in-person meetings before their voucher was issued, Interlm staff and the Asads met for the typical suite of preissuance services. According to Interlm staff members, the head of household was resolute about staying in south King County because he and his family were familiar with the area and had strong community connections there.

After the Asads' voucher was issued, Interlm staff members reported that the family asked for and was given listings of available units. Although initially they did not like many of the suggested listings in south King County high-opportunity areas, the Asads decided to apply for a unit. The family asked Interlm staff members to contact the unit's property manager on the family's behalf while they prepared the application. Interlm staff did so and encouraged the family to submit their application quickly. However, by the time the family had completed the application, the unit had been leased. In response to this setback, and seemingly overwhelmed by the housing search process, the family decided to stay in their current unit.

Upon inspection of the Asads' current housing, the King County Housing Authority (KCHA) found that the two-bedroom unit was too small for the Asads' family size of two adults and four children. According to CMTO staff members, the family then resolved to give up their voucher so that they could stay in their current home, although the navigators urged them to continue looking for other units. In the end, the family was approved for a unit in a high-opportunity area, for which the navigator completed much of the application on behalf of the family.

After moving, the family contacted Interlm with a request that they find the family a new unit because of the lack of parking in their new area. Interlm staff members told the family that their engagement with CMTO was complete, but they encouraged the family to conduct an independent housing search in accordance with KCHA policies.

high-opportunity areas, or the proximity of these areas to their current neighborhoods, strongly informed their opinions about the desirability of the areas. Although some families were inclined to stay close to their current neighborhoods, CMTO's messaging about the potential benefits of moving to the high-opportunity areas targeted by the program resonated with most families.

The navigators described SHA families' perceptions of high-opportunity areas as fairly uniform because those neighborhoods were all located in north Seattle. They also observed that some families viewed certain of these neighborhoods as favorably diverse ethnically and culturally. KCHA families, faced with vastly more varied and geographically dispersed high-opportunity-area options, seemed more likely to identify certain areas, including the northern and eastern King County suburbs, as more affluent and less diverse relative to families' existing communities. Notably, navigators reported that many KCHA families initially prioritized searching in

BOX 6

Case Study: Serving the Khalid Family

At the time of their enrollment into CMTO, the Khalid family of two adults and four children was living in temporary housing in south Seattle arranged by another housing services organization. Staff members reported that throughout the early service meetings between the Khalids and the family navigators, the prospect of making an opportunity move resonated with the family. However, the household heads were resistant to leaving their community in south Seattle, to which they were strongly connected; securing permanent housing there was their primary goal. The Khalids told staff members that they would “do their own research” on opportunity areas while prioritizing a lease-up in south Seattle.

Scheduling a meeting between the family and the navigators was challenging, but CMTO staff members recalled meeting with the family in person four times before their voucher was issued. They covered the standard sequence of services and also discussed various aspects of the voucher program. At one point, the family considered submitting a request to transfer their voucher from the Seattle Housing Authority (SHA) to the King County Housing Authority (KCHA) but ultimately did not follow through. Staff members suggested this was because a transfer would have made the Khalids ineligible for CMTO financial assistance.

After the family’s voucher was issued, the Khalids were not responsive to outreach by the navigators, and staff assumed that they were receiving supports from their other service providers. CMTO staff finally heard from the family that they had been approved for a unit in an area in south Seattle that was not a high-opportunity area.

high-opportunity areas in the south-county neighborhoods of Kent, Auburn, and Newcastle because they already lived in or near south King County.

The family navigators had expected many families to be reluctant to move to high-opportunity areas that were predominantly white and affluent.³⁰ A few families did question whether their children would be accepted in new school environments because of their differences or receive fewer opportunities relative to other children in high-opportunity areas. However, the family navigators said that to their surprise, families rarely expressed such concerns about the demographics of the high-opportunity areas. At the same time, families tended to affirm a preference for more diverse or familiar high-opportunity areas, especially if they had close family or community ties in or near those areas. In particular, families with East African heritage (for example, Somali or Ethiopian) often seemed to be “firmly rooted” in those cultural communities in south King County.³¹ Finally, in thinking through the role of race and class in informing families’ neighborhood preferences, some of the navigators expressed their belief that communities in the

30. Approximately 75 percent of heads of household in the Phase 1 experimental sample identified as nonwhite. See Bergman et al. (2020a).

31. Approximately 35 percent of heads of household in the Phase 1 experimental sample identified as having been born outside of the United States. See Bergman et al. (2020a).

Seattle and King County region may be inherently more diverse and inclusive than communities in many other parts of the United States, especially those characterized by historical patterns of deeply segregated housing markets.

Although KCHA families frequently found the Kent and Auburn high-opportunity areas appealing and focused their searching there, navigators also observed many families encounter difficulty leasing up in those areas, in large part because voucher-affordable units were not in large supply there. When families faced these challenges, navigators often counseled them to consider areas such as those in King County’s “east side,” including Bellevue, which they observed were more likely to have more rental units that were affordable to KCHA voucher holders. Staff members at InterIm described this kind of decision as a critical inflection point for some families, with some electing to pursue searching in areas that were not high-opportunity areas.

Engaging Landlords and Expediting Lease-Ups

Once CMTO was under way, the process of engaging landlords in the program departed from the original expectations. The PHAs originally envisioned that, through marketing and targeted outreach, the housing navigators would develop a pool of supportive landlords in high-opportunity areas who would refer available units to the program for families’ consideration. To develop this pipeline, housing navigators intended to contact, first, existing landlord partners of each PHA, then local and regional property owner associations and attendees at real estate industry events. Next, they would communicate with community institutions, such as religious and community centers, and finally would pursue direct, one-on-one engagement with landlords with available unit listings. In practice, this last type of outreach—to landlords with active and public unit listings—was the main and most effective method of engaging landlords on behalf of CMTO and its participants. Contrary to expectations, a pool of amenable landlords did not materialize during Phase 1.

The housing navigators identified their main goal to be “influencing rental application approval decisions” on behalf of families.

Engaging Landlords with Available Units

The housing navigators identified their main goal to be “influencing rental application approval decisions” on behalf of families, with much of their landlord engagement focused on targeting landlords with available, publicly listed units in high-opportunity areas. They described using online rental listing services such as Zillow, Craigslist, HotPads, and Doorsteps, in addition to perusing the listings of available units on corporate property management websites. The housing navigators attempted to reach the contact person associated with the unit to introduce the CMTO and HCV programs and assess the landlord’s general interest in accepting CMTO families. They then sought to understand the landlord’s rental screening criteria and leasing requirements and to identify factors among those criteria that might be flexible. In cases where landlords responded positively and units were deemed to be likely good matches for certain families, the housing navigators would usually then describe specific participating families who might be interested in leasing the unit in question. If a family was interested in a rental unit under management by the landlord, the housing navigator’s engagement would ideally culminate

in direct outreach by families to the landlord, followed by their submission of a rental application. The housing navigators also spent time broadly engaging the landlord community, which they felt was a useful investment.

The housing navigators underscored that “every landlord just wants to occupy a unit.”

Although the housing navigators typically contacted landlords with available units before families did, they preferred to interact with landlords *after* CMTO families had independently identified and communicated with the landlords, or even applied for tenancy without the prior knowledge of staff. The navigators considered this approach to be the ideal engagement scenario, one in which families were actively representing their own interests—an emphasis of CMTO’s up-front rental application coaching—with staff members at InterIm working with landlords in a family-supporting role. Although this family-initiated sequence was not the prevailing one, it was increasingly the model that navigators encouraged in their coaching.

Drivers of Landlord Participation in CMTO

The housing navigators asserted that a significant incentive for landlords to lease to CMTO families was the prospect of filling vacant units; they were motivated either by occupancy quotas—as was the case with leasing agents at corporate property management companies—or by the need for rental income, in the case of owners of single units or smaller rental portfolios. The housing navigators’ work to engage landlords could be highly customized to the circumstances of both landlords and prospective tenant families, although the navigators observed overall that every landlord “just wants to occupy a unit.” In taking a tailored approach, the housing navigators observed some common landlord responses to the prospect of leasing to CMTO families who would likely not meet one or more of the rental screening criteria. These responses are summarized in Box 7.

A common worry among landlords in both PHA jurisdictions, according to the housing navigators, was that their participation in the voucher program would be administratively burdensome. However, the housing navigators noted that education about the voucher program—including about CMTO’s expedited lease-up supports and Washington State’s source-of-income discrimination law—could counter those negative perceptions. In particular, the navigators reported that landlords responded especially well to the prospect of serving as liaisons and facilitating or directly conducting basic lease-up functions on behalf of the PHAs.

The housing navigators also led occasional negotiations about rents and lease terms to ensure they were aligned with families’ voucher amounts and other program requirements. Some families who obtained rental application approvals without prior intervention by the housing navigators were surprised to be reminded that their approved family share of rent—a calculation informed by their income, family composition, utility allowance schedules, and applicable payment standards—would make the unit in question unaffordable under HCV program rules.³² In certain

32. Housing navigators suggested that a few families mistakenly believed that they could pay any difference between the actual rent and the maximum rent the voucher program would cover “on the side.”

BOX 7

Customizing Landlord Engagement to Promote Leasing to CMTO Families

The CMTO housing navigators described various landlord conditions that could inform their engagement of landlords after families expressed interest and applied for tenancy.

- **Motivation to meet occupancy targets.** Leasing agents, property managers, and brokers representing owners, especially for multifamily apartment buildings, were described as primarily motivated by leasing quotas or occupancy targets. They could thus be encouraged to consider relaxing their screening criteria, persuaded in part by the availability of mitigation funds and the program supports provided to families. These types of actors sometimes need to secure the approval of regional or managerial staff or unit owners to make an exception to screening criteria or to ensure that their institution's fair housing standards were satisfied, which usually involved additional work from the navigators to communicate with or educate other stakeholders.
- **Aversion to risk.** Some landlords were less willing to take a chance on certain CMTO families who had more rental barriers than other families did. However, staff members suggested that many of these stakeholders could be persuaded by education about the voucher program and about the landlord mitigation fund. Moreover, some landlords fitting this description might be inclined to accept families who had fewer or less serious apparent rental barriers than families who had significant, prevalent barriers. In at least one case, a landlord who was hesitant to relax the screening criteria for one CMTO family approved another CMTO family who had fewer rental barriers; after the successful lease-up, this landlord seemed to be more receptive to considering additional CMTO families.
- **Prioritizing income stability.** Independent, "mom-and-pop" landlords were characterized as being motivated by a common desire to secure stable rental income streams; they were eager to avoid any risk to their own financial circumstances when they considered leasing to voucher holders. Housing navigators noted that these types of landlords often responded positively to education about the voucher program, which emphasized the reliability of housing assistance payments from the public housing authorities (PHAs). Some of these landlords shared their concerns about the possibility that families might fall behind on utility payments, as this could result in liens against the property. Staff members addressed such concerns by providing information and suggestions: (a) Utility costs such as water and gas might be included in the contract rent amount, in effect making the housing authority the payee; (b) families with extremely low or no incomes may receive utility allowances from the Housing Choice Voucher program; and (c) some utilities offer grants in the form of account credits to low-income families such that their account balances would be net positive upon lease-up.
- **Persuasion following positive family interactions.** The navigators also noted that "landlords are people." They observed that some families, despite their barriers, persuaded landlords to "override their requirements" after making positive, personal impressions on the landlords. These successes suggest that altruism could be a factor in some landlords' decision-making processes.

cases, the housing navigators said that they were able to negotiate the contract rent amount with landlords—such as by suggesting that utility costs be bundled within contract rents—in order to render the unit affordable.

Housing navigators viewed negative responses to CMTO—including formal denials of family rental applications—as potentially valuable opportunities to establish long-term relationships with leasing agents and property managers, which was a main goal of their outreach efforts. They emphasized that a “no” from a landlord now could turn into a “yes” in the future. They observed that professional leasing agents and property managers employed by institutional landlords could frequently change employers or move to different properties, and the housing navigators saw the potential for cultivating a network of stakeholders who were informed about CMTO and who might be willing to consider CMTO families as tenants.

The housing navigators emphasized that a “no” from a landlord now could turn into a “yes” in the future.

One year after their hiring, the housing navigators described efforts to expedite lease-up processes as working smoothly at both PHAs, noting that “landlords are really pleased because we’re keeping our word.” The prompt responsiveness of CMTO to the needs of landlords was singled out as a major contributing factor to this perception. One navigator explained, “If there’s any issue, something comes up where they haven’t gotten their payment from the housing authority, I’m like, ‘Okay, let me get back to you,’ instead of them having to wait three weeks to hear from someone.” Indeed, the housing navigators described with a sense of pride responding to texts, emails, and phone calls from landlords on nights and weekends.

The success of expediting PHA lease-up processes for CMTO was measured by the speed at which CMTO and PHA staff conducted these activities. This speed may have also been partly enabled by the housing navigators’ ability to foresee and prevent any issues that might slow down or disrupt leasing approvals, from simple paperwork errors to needed unit repairs. The housing navigators identified crucial tactics that allowed them to avoid delays, including their ability to assess unit affordability before official “rent reasonable” analyses were conducted; to ensure that forms submitted to the housing authorities were free from error; and to “preinspect” units—that is, to visit units and recommend improvements before official HQS inspections occurred.³³

Notable Shifts in Phase 1 Service Delivery

By early 2019, supported by outcome data, PHA and InterIm staff members were confident that CMTO was on track to support family moves to high-opportunity neighborhoods at scale. The navigators described a sense that service delivery had reached a steady-state effort, especially after some important implementation shifts had been made.

33. Despite preinspections, housing navigators reported that about one-fourth of the units leased by CMTO families required a reinspection, following landlord repair or remediation, after initially failing to pass inspection.

Revising and Clarifying the Roles of the Family and Housing Navigators

Although the CMTO program model inherently emphasized family coaching, it became evident soon after services launched during the pilot that many families—as many as one-third of them in the first months of implementation, estimated one family navigator—expected a degree of staff assistance and accompaniment that was more akin to “hand-holding.” After the start-up phase, CMTO redoubled its efforts to coach families during the housing search, with staff members at InterIm reaffirming their goal to support family-led searching, even though the intensity of CMTO staff supports that were provided during the housing search phase could vary and still be quite high, if this level of involvement was requested by families who were actively engaged in searching.

Through the end of 2018, families were handed off from the family navigators to the housing navigators, with the housing navigators serving as the primary point of contact for many, if not most, families during the housing search period. However, as caseloads matured in the early implementation period, it became clear that the housing navigators were stretched thin and working long hours and weekends to be responsive to both families and landlords. Program operators finally decided that family navigators should continue to be the main point of family contact through, roughly, the approval of the rental application, with the housing navigators supporting families primarily by providing referrals of available rental units and engaging with landlords. The decision to make this shift occurred in the third quarter of 2018, and the change was implemented throughout the first quarter of 2019.

Eliminating Guided Area Tours

CMTO initially aspired to offer guided tours of high-opportunity areas to individual families, with families selecting how many and which areas to tour with the family navigators. In Phase 1, this vision proved infeasible given the large number of families who were served. InterIm ultimately adopted monthly, standardized group tours in each PHA jurisdiction, with morning and afternoon options offered for convenience. Family interest in these tours was described as high, and sign-up lists for the tours were almost always full. However, in practice, family attendance at the tours was very low—even though navigators pointed out that attending families “loved” the tours—and often there would be only “one or two” families in attendance. For a time, the navigators emphasized conducting in-person tours when they accompanied families on unit tours, but even this task became time-intensive as the caseloads reached scale. When family navigator activities became short-staffed, in late 2019, the housing authorities decided to end in-person staff-led area tours and most staff-accompanied unit or property tours. For the duration of the demonstration, the family navigators offered printouts of the group-tour itineraries to families who were interested in visiting high-opportunity areas on their own.

PHASE 2: VARYING CMTO DESIGN TO FURTHER LEARNING

Taking Stock and Advancing the CMTO Learning Agenda

After Opportunity Insights shared early findings showing CMTO's impacts on the numbers of families moving to high-opportunity areas, the PHAs and research partners convened to take stock of what had been accomplished and learned during the implementation of Phase 1. The objective of this two-day meeting, held in February 2019, was to consider how a second phase of the CMTO study—one using a multiarm, randomized controlled trial—could build evidence on the effectiveness of alternative approaches to delivering housing mobility assistance. A critical learning objective was to determine whether some selective, lower-cost combinations of CMTO features could be effective in producing increases in moves to high-opportunity areas.

The partners agreed to use Phase 2 to test two new CMTO interventions against the original CMTO service bundle as well as a control group that, as in Phase 1, would receive standard HCV program assistance. Following similar recruitment and enrollment approaches as Phase 1, targeted again to HCV waitlist families with children under age 15, enrollees would be randomly assigned to one of the following four research groups:

- **Group 1: CMTO Financial Assistance with no direct staff support.** Families who were assigned to this group would have access to financial assistance—up to \$3,500, the same amount as was offered to families in Phase 1—to support moves to high-opportunity areas. They also received light education about high-opportunity areas from PHA staff members during the issuance of vouchers and through a customized CMTO website. Families would not receive any coaching on rental applications, assistance with housing searches, or expedited lease-up supports from CMTO staff. A staff point of contact at InterIm CDA would coordinate the financial assistance once families were ready to access it.
- **Group 2: CMTO Toolkit, with reduced staff support and reduced financial assistance.** Families would receive “lighter touch, streamlined” services from CMTO staff through one in-person meeting with a family navigator dedicated to serving this program. In addition, supportive tools and resources—generally identical to those used by the existing CMTO program—would be provided to families in a packet and online through a customized CMTO website. The CMTO Toolkit would offer reduced security-deposit assistance (specific to the voucher's bedroom size) to streamline program costs.
- **Group 3: CMTO Coaching and Resources.** The Phase 1 CMTO intervention would be provided largely as is, with some opportunities for streamlining service delivery. One family navigator would be tasked with serving a smaller caseload, composed of families from both housing authorities.
- **Group 4: PHA Standard Services (no CMTO support).** These families formed the Phase 2 control group and, as in Phase 1, only received voucher program information and supports that the PHAs normally provided outside of CMTO.³⁴

³⁴. See Opportunity Insights (2020a) for a full summary of the program interventions that were offered and tested in Phase 2.

Appendixes A through C present the typical information provided to families who were randomly assigned to receive each of the CMTO programs offered in Phase 2.

Preparing for and Launching CMTO Phase 2 Implementation

The PHAs led the task of translating the broad intervention design objectives that emerged from the design conference into operationally sound and distinct programs. They met with CMTO staff members at InterIm CDA to develop lower-effort alternatives, which then allowed the PHAs to estimate the total time and, thus, cost of each intervention. Although reducing costs was a primary design imperative in Phase 2, PHA staff members recalled that the priority was designing effective interventions that would require less staff time, the costs of which were then projected.

Website Redesign and Program Document Digitization

During the program redesign period, revisions were made to the CMTO website as well as the program materials that would be uploaded to provide families with online access to program resources. In Phase 2, the PHAs decided to create three password-protected CMTO website portals, one for each of the distinct interventions. This work entailed producing program documents that families could access and complete digitally. It also presented an opportunity for the CMTO staff to revisit and refine the tools they used to coach families.

Enhancing Program Communication

In addition to making coaching and search tools available online to families in the CMTO Toolkit group, staff members at InterIm CDA developed a process for conducting broad email outreach to participants in that program. These emails would complement direct outreach by the family navigators to families, to occur roughly every few weeks, and would ask families about the progress of their housing searches. InterIm staff members selected a commercial e-marketing platform to enable this email outreach, created the email templates, and developed a schedule for transmitting this content, starting after a family was referred to the program and continuing every two weeks until the family leased up or had its voucher expire.³⁵

Streamlining Service Delivery

To streamline or eliminate service delivery for the CMTO Toolkit group, the PHAs needed to explore whether and how to support families with referrals of available units without fully involving the housing navigators. They decided to send generic (that is, not individualized or customized) lists of rental units in high-opportunity areas to families with vouchers for units with three bedrooms or more; these families often had a harder time finding available units. The family navigators would also be allowed to pass along a list of landlords who had previously leased to CMTO families to any CMTO Toolkit family who indicated that they were struggling with the housing search. However, the landlords renting these units would not be engaged by the housing navigators in advance.

³⁵. The first several emails were transmitted to KCHA's client families on a weekly basis, given the faster timeline for issuing vouchers to those families.

Another important pivot from Phase 1 concerned the practice of having the housing navigators hand-deliver to landlords financial assistance payments, especially security deposits, in check form. This method of delivery became common practice in Phase 1 out of a desire to meet the program's high standards for landlord responsiveness, but it was identified as an investment of staff time and effort that conflicted with the cost-efficiency objectives of Phase 2. After rejecting alternatives to using paper checks, the PHAs decided that any checks would be sent by next-day parcel post.³⁶ The PHAs also decided to no longer pay lease holding fees, if applicable and required by landlords, until a family's rental application was approved.

Finally, the PHAs modified the comprehensive set of CMTO services (those offered to Group 1) by formalizing the elimination of staff-led opportunity-area tours. In the second up-front family meeting, they also added tools and training on how to complete rental applications, in response to the observed challenges some families had in completing this task.

Staffing Shifts

Modest changes were made to the staffing plan in support of the new program requirements and in anticipation of significantly lower caseloads in each program group than in the Phase 1 program:

- The CMTO Coaching and Resources and CMTO Toolkit programs would each be staffed by one of the two existing family navigators, meaning that all families participating in a given program were served by one family navigator, regardless of which PHA offered them a voucher.
- The CMTO Coaching and Resources group would continue to be served by both housing navigators, who would also be responsible for providing only expedited lease-up supports for families leasing in high-opportunity areas in the CMTO Toolkit intervention.
- The housing authorities would use additional administrative staff support at InterIm CDA—at 50 percent of one staff member's time—to coordinate services to families in the CMTO Financial Assistance program.

Recruiting Families in Phase 2

As in Phase 1, the PHA CMTO teams worked with their HCV program counterparts to assess the capacity of each agency to offer and issue vouchers to eligible waitlist families in order to estimate the number of families who could be enrolled in Phase 2. SHA—which would continue to issue new vouchers in support of CMTO only—had around 850 potentially CMTO-eligible families remaining on its active HCV program waitlist. For its part, KCHA projected that it could issue a maximum of 300 vouchers. Using assumptions developed from the Phase 1 recruitment

³⁶. In addition to assuming next-day shipping fees, the housing authorities also encouraged the navigators not to worry excessively over any credit card processing fees that were being charged when payments were made using InterIm CDA corporate credit cards, given the relatively higher cost of hand-delivering checks.

experience, the housing authorities estimated that they might together enroll between roughly 560 and 700 families into the Phase 2 study, with between 485 and 600 families issued vouchers.

Upon launching recruitment and study enrollment operations in early July 2019, both PHAs experienced lower-than-expected sample build-up performance relative to their targets and to the Phase 1 experience. Trends included the following:

- lower-than-expected attendance at CMTO intake briefings at SHA
- fewer families who did respond meeting the voucher program eligibility criteria, such as income requirements or other local preferences, like homelessness
- more families who were eligible for the voucher being willing to forgo voucher assistance because their incomes fell just under voucher eligibility thresholds, and voucher assistance would have been shallow

In response to these challenges, the PHAs undertook some corrective actions—such as increasing the number of families who were drawn from waitlists and expanding their proactive outreach to families—that began to improve the study enrollment rates. However, the onset of the COVID-19 pandemic prompted the PHAs and research partners to end enrollment in Phase 2 in March 2020. In the end, the PHAs enrolled a combined total of 300 families (nearly evenly split between SHA and KCHA), who made up just over 24 percent of the 1,229 waitlist families who were sent a CMTO and HCV application.

Perspectives on Implementing the CMTO Financial Assistance Intervention

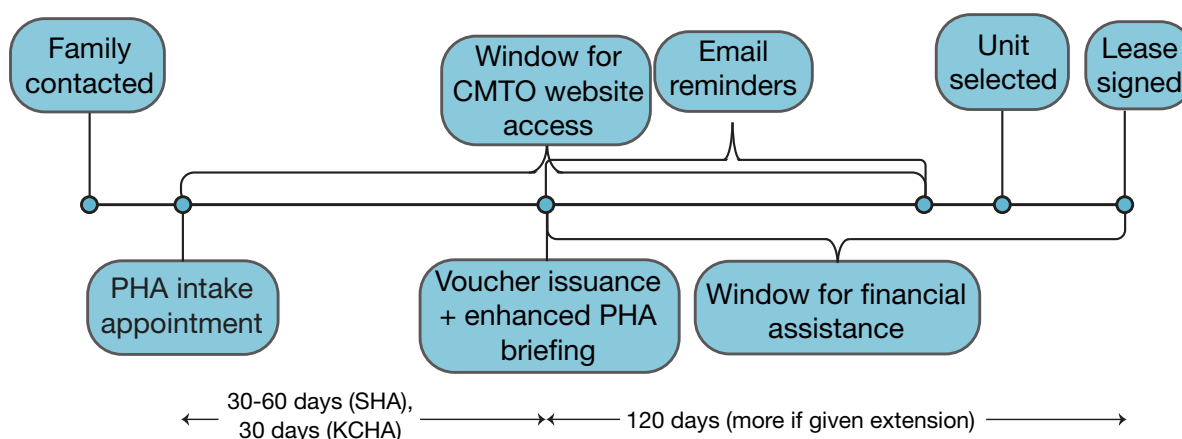
The CMTO Financial Assistance program was the most pared-down of the Phase 2 intervention bundles that were offered to families. It offered financial assistance to families who were pursuing moves to high-opportunity areas and staff engagement only in support of the financial assistance administration.

Service Delivery

Families who were assigned to receive CMTO Financial Assistance services generally had had two main service interactions with PHA staff in the past and as their housing searches began. Families received a basic orientation to the CMTO Financial Assistance option during the voucher program intake and CMTO enrollment briefing. After their random assignment, families who were placed in this version of the program received a flyer summarizing the program (reproduced in Appendix B) and were told that they would receive more information about CMTO at their voucher issuance briefing. These group voucher issuance briefings at the PHAs were customized and conducted exclusively for families who were offered CMTO Financial Assistance. At those briefings, the CMTO housing counselors explained the CMTO initiative overall, demonstrated how to navigate the CMTO website—including how to access it and how to use the CMTO address lookup tool—and explained the steps for getting in touch with the CMTO Financial Assistance

coordinator.³⁷ After this issuance briefing, the only proactive outreach made to participating families was through regular email communications that reminded families how to use the program’s financial supports. See Figure 3 for an overview of the CMTO Financial Assistance program service flow.

FIGURE 3
CMTO Financial Assistance Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMTO is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

Email outreach was instituted as a midcourse adjustment to practice in order to ensure that families were reminded of the services that were available to them. The CMTO Financial Assistance coordinator described most of the inquiries she received from families as basic in nature, easily addressable, and often in response to the emails that were sent by the program. Common family questions centered on practical concerns:

- How much financial assistance is available?
- Could the program cover application and holding fees?
- Is a specific rental unit located within a high-opportunity area?
- How do I access and use the website?

37. PHA staff held the primary responsibility for orienting families who were offered CMTO financial assistance during the issuance of vouchers—a major difference between this and the other CMTO programs, in which the navigators oriented families to the services and reinforced the service offer at the time the vouchers were issued.

The CMTO Financial Assistance coordinator's observation supported the perspectives of other staff members at InterIm. They said that the CMTO-specific messages that were being targeted to families in this program were getting lost among all the other information that the PHAs were "throwing at them" during up-front voucher service delivery. At the same time, the PHA housing counselors believed that they had gone as far as they could possibly go in highlighting CMTO content through standard HCV program interactions. Some PHA staff members wondered if families would better understand the services that were being offered and be more inclined to consider pursuing opportunity moves if CMTO staff held just one individualized consultation with each CMTO family after their voucher was issued.

For families who identified a rental unit located in a high-opportunity area and who requested assistance, the CMTO financial coordinator verified the unit's location and instructed the family to complete a financial assistance request form and provide supporting documents. The coordinator then contacted the landlord, explained that the program would arrange the financial assistance payments on behalf of the family, and requested from the landlord a breakdown of application and lease-up costs and other associated documentation. The coordinator also explained to the landlord the process for scheduling a rental unit inspection from the PHA and, ultimately, made payments by mailing checks. The coordinator shared that the most common challenge stemmed from the incomplete submission of required documents by families. Roughly one year into program implementation, the coordinator believed that the amount of financial assistance offered was sufficient to support opportunity moves, with no family leveraging the maximum amount of assistance available, \$3,500.

"Some phone calls from families ... were pretty intense, because their backs are up against the wall, they're stressed out, they're crying, they're frustrated because their voucher is going to end soon."

Perceptions of Family Participation and Housing Searches

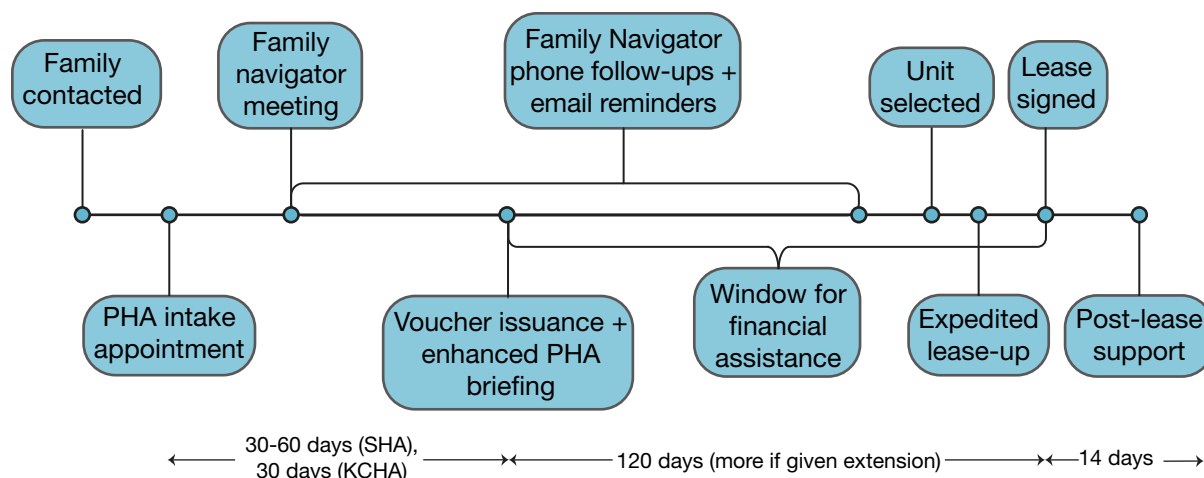
After about one year of delivering CMTO Financial Assistance program services, the CMTO team member coordinating those services observed that participation in the program was pretty "cut and dried" for families in its focus on covering rental application and lease-up costs once families reached those points in their housing searches. She noted that once program reminder emails began going out to CMTO Financial Assistance participants, she received an increase in engagement from families who were still searching for housing, including "some phone calls from families that were pretty intense, because their backs are up against the wall, they're stressed out, they're crying, they're frustrated because their voucher is going to end soon." Overall, the coordinator observed that "[a family's] credit and income have a lot to do with whether the landlords want to lease to them." Although she reflected that families with income from employment were probably more likely to see their applications approved, she also noted that any family *could* be approved by landlords if they were diligent in their housing search and capable of independently communicating and negotiating with landlords. Indeed, several families in the program leased up at properties that other CMTO families had already leased up in, underscoring that families with significantly fewer supports could achieve the same outcomes as their peers with access to more supports. Even though more intensive staff housing search supports could not be provided to such families, the coordinator did believe that compiling and sending customized lists of

available rental units to bolster families' search efforts would represent a low-touch approach to supporting families who were searching in high-opportunity areas.

Perspectives on Implementing the CMT0 Toolkit Intervention

Families who were offered the CMT0 Toolkit program received “lighter touch, streamlined” services from CMT0 relative to the CMT0 Coaching and Resources program: one in-person meeting with a family navigator dedicated to serving this intervention, a packet of rental application coaching and housing search tools in hard copy and also available through a customized CMT0 website, and regular phone or email follow-ups from program staff. The CMT0 Toolkit offered a smaller amount of security-deposit assistance to further streamline the program, and customized unit referrals were available only to families with voucher bedroom sizes of three or more. Other families could receive only a list of landlords who had previously participated in CMT0. The housing navigator role in this program was limited to expedited lease-up and security-deposit administration. See Figure 4 for an overview of the CMT0 Toolkit service flow.

FIGURE 4
CMT0 Toolkit Service Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMT0 is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

Service Delivery and Family Engagement

The content that was conveyed by family navigators in two up-front, in-person family meetings during CMT0 Phase 1 translated into one 60- to 90-minute family meeting for families in the CMT0 Toolkit program. A crucial difference between the two meetings was a big reduction in modeling or practicing landlord interactions. The family navigator delivering CMT0 Toolkit services described families' engagement in this single in-person meeting as very high, and she

viewed this result as remarkable given that families were only offered a meeting at the offices of InterIm CDA or the PHAs, rather than at a location that was convenient to families' homes (as was the case during Phase 1). The family navigator further described her surprise that so much could be "crammed" into one in-person meeting and observed that families "across the board" expressed appreciation for the services that were described and offered. However, the navigator also noted that these conversations were significantly more staff-driven than in her Phase 1 experience, given the amount of information that had to be conveyed.

The family navigator described fairly high engagement in follow-up phone calls—she was generally able to get in touch with a majority of participants—although some families were easier to communicate with by email or text messaging after being unresponsive to phone calls. The navigator expressed that, relative to the family-staff exchanges in Phase 1, the conversations were less rich and more superficial because they occurred less frequently, about once per month. She noted that "it felt like we were only getting a snapshot, whereas in CMTO Coaching and Resources it felt like you were going through the journey with families." Notably, fewer families seemed to be raising questions about or challenges relating to their housing searches. Although the family navigator made efforts to prompt families to discuss such challenges, she believes that there were simply fewer natural opportunities for families to reflect on their search preparations or progress, resulting in less productive interactions. When families did point out challenges to their searches, the program's response was to reinforce the CMTO resources that were available on the website and in the hard-copy program packet, with customized links sent in a follow-up email. The result was, in the words of the family navigator, "a much, much shallower level of support in the housing search phase" compared with Phase 1, but one that was significantly more straightforward and less time-intensive to deliver.

The family navigator for the CMTO Toolkit described "a much, much shallower level of support in the housing search phase," compared with Phase 1, but one that was significantly more straightforward and less time-intensive to deliver.

At InterIm's recommendation, the PHAs and research team implemented an adaptation to the program, in January 2020, to cover family rental application fees with CMTO Toolkit program funds. This change came in response to the family navigator's experience working with families who were hesitant to expend their resources by applying to units in high-opportunity areas or who required significant time to save up specifically for these costs and may have missed out on desirable units as a result. All families who were searching with active vouchers at the time of this change were informed by email of the program shift, and many families responded positively. Finally, the housing navigators noted that the existing CMTO processes for conducting or coordinating HCV unit inspections for CMTO Toolkit families who were leasing in high-opportunity areas worked seamlessly for the landlords.

Family Search Trajectories

Many of the CMTO Toolkit families' search experiences were unknown to program staff because of the lighter-touch approach to the program. However, the family navigator observed two distinct categories of families who were especially engaged in services overall:

- **Families who were firmly committed to moving to high-opportunity areas** were comfortable searching independently—that is, using financial assistance supports only—and seemed likely to lease quickly.
- **Families who experienced rental application denials** generally experienced discouraging (or discriminatory) landlord interactions, and asked the navigator for assistance.

The family navigator described the first type of participant as likely to have fewer rental application barriers and more household resources, such as earned income. She believed that the CMTO Toolkit program was best suited to supporting these types of searchers.

As was the case with many families who experienced rental application denials in the Phase 1 program, the family navigator noted that her engagement with such families frequently involved a “remedial” review of materials and approaches that had been covered in her initial meeting with families, with some specific advice about how to engage with the landlord who had denied the family. In response to denials, families were encouraged to request a copy of the screening report. They were also sent links to tools such as a template letter that families could use to explain the circumstances of any barriers, their recent rental history, and their commitment to responsible tenancy.

What seemed “more difficult” to the family navigator was when families requested unit referrals. Unless they had a larger voucher size, the navigator could only provide lists of properties that CMTO had worked with in the past and suggest that families use the CMTO address lookup tool in combination with online housing search resources to identify units independently. For families who did have large bedroom sizes, the family navigator sent listings of available rental units in high-opportunity areas that she found, but these lists were usually not highly screened against a family’s preferences, often just matching a family’s PHA jurisdiction and voucher bedroom size.

The navigator observed that she often found out about rental application denials well after the fact, when opportunities to reverse the denial outcomes usually seemed to have faded. She posited that even after the program announced that it would cover rental application fees, families were simply less inclined (and less motivated by staff outreach) to venture to apply to units in higher-opportunity areas—or to continue applying after experiencing an application denial—with many opting instead to search in more familiar areas that were not high-opportunity areas. Despite these trends, the family navigator emphasized that the CMTO Toolkit had demonstrated success in supporting some families with significant barriers to leasing in high-opportunity areas. She noted that some of the families with significant rental application barriers persisted and had their rental applications approved in high-opportunity areas. From the perspective of the family navigator, if families are highly motivated and can make the effort and “lean in,” then they can succeed in being approved by landlords.

Pared-Down Financial Assistance

In the opinion of some staff members at both InterIm CDA and the PHAs, families were motivated, in part, to engage with CMTO in Phase 1 because it offered more financial assistance, especially security deposit assistance, than the standard Housing Choice Voucher programs at the PHAs

could. However, at both PHAs, the Phase 2 CMTO Toolkit program provided, by design, the same amount of security-deposit assistance that KCHA provided as part of its standard HCV program services—that is, less than was offered to CMTO families in Phase 1 and less than the other Phase 2 CMTO programs offered. SHA did not make security-deposit assistance widely available to HCV families in its standard program, while KCHA offered security-deposit assistance to all new-admissions voucher holders. Since families who were offered CMTO Toolkit services at KCHA could receive the same amount of security deposit assistance whether or not they moved to high-opportunity areas, staff members reasoned that fewer KCHA families in the CMTO Toolkit program, compared with their SHA peers, were inclined to look for housing outside of high-opportunity areas, all other things being equal, and early program participation trends supported this theory. In characterizing the potential for a lack of service contrast on financial assistance in the CMTO Toolkit, the family navigator serving CMTO Toolkit families asserted her belief that financial assistance did not primarily motivate families' engagement with CMTO. She reiterated that most voucher heads of household were, at minimum, somewhat “on board” with the rationale for moving to high-opportunity areas as a way to promote opportunities for their family members, but she viewed the offer of increased financial assistance as an added incentive for families to pursue opportunity moves. Nonetheless, some respondents reasoned that, given KCHA's generous assistance with security deposits outside of CMTO's high-opportunity areas, moves to these areas represented an easy alternative to families whose overriding concern might be to lease up anywhere they could.

Some respondents remembered having “anxiety” about the reduced amount of financial assistance that was available in the CMTO Toolkit relative to the Phase 1 CMTO program, and they specifically worried that if security deposits were greater than the amounts that were available, families would not be able to pay them. However, once service delivery began, they were somewhat relieved to learn that this was not an issue. They theorized that some families were able to leverage security-deposit assistance from other service agencies, which they generally perceived as widely available in the Seattle region, or that families were able to save or had access to sufficient resources to fill any gaps in their security-deposit assistance.

Perspectives on Refining and Continuing the CMTO Coaching and Resources Intervention

CMTO Coaching and Resources, as the original CMTO program would be called in Phase 2, was conceived largely to carry over the existing practices from Phase 1, offering the partners an opportunity to continue to evaluate that program as it matured. Its continuation would also enable direct comparisons against the two new CMTO strategies that were being offered to similar families and in parallel. Thus, in contrast to the significant adaptations to practice that the CMTO Financial Assistance program and CMTO Toolkit program reflected, only modest refinements were needed for the Coaching and Resources program. In sharing their perspectives on implementation and the families' and landlords' responses to the continuation of the program, staff members at InterIm generally remarked that most earlier experiences and trends were continuing to play out, with some noteworthy exceptions.

Enhancing Up-Front Rental Application Coaching

After identifying during Phase 1 that many families were unfamiliar with the process of applying for rental housing, the navigators incorporated up-front training for all families on how to complete and submit rental applications in the second family navigator meeting. This training entailed family navigators reviewing a stylized example of an application and discussing how to complete commonly required fields. Of note, they provided the specific guidance that families report their Housing Assistance Payment amount—referencing their voucher estimate sheet—as family income; family navigators thought this was important guidance that many families otherwise lacked. Staff members at InterIm generally remarked that service delivery was proceeding as it had in Phase 1, but the housing navigators did observe that a larger share of families in Phase 2 were very proactive in conducting independent housing searches. They reasoned that this outreach was a result of the maturing of CMTO’s approaches to delivering up-front coaching on rental applications and preparation for housing searches.

Landlord Reengagement

After successfully supporting a critical mass of CMTO lease-ups in high-opportunity neighborhoods, the housing navigators in Phase 2 were now reengaging at scale with landlords who had already successfully leased to CMTO programs. Roughly two years after launching Phase 1 services, the housing navigators guessed that at least 50 landlords had leased to two families or more. They also shared that landlords who were open to reengagement were more likely to be those who were willing to look past family barriers to rental application approval, and they suggested that by the end of Phase 2, families with fewer barriers were more likely than families with present barriers to lease with landlords who were new to CMTO participation. Finally, reengagement with past landlords was rarely initiated by the landlords, according to the housing navigators. Most often, the housing navigators said, they noticed available listings from these landlords and made new outreach efforts, rather than hearing directly from the landlords.

Streamlining Financial Assistance

In the transition to Phase 2, the PHAs identified two issues related to the administration of financial assistance that would be addressed:

- **Unit holding fees.** Some landlords asked that unit holding fees be paid at the time the application for the unit was submitted. Such fees would typically be applied to security deposits if rental applications were approved and refunded if applications were denied. However, although these funds were often paid by CMTO on behalf of families, they would be refunded directly to families, and it could be difficult and time-consuming for CMTO staff to coordinate families returning these payments to the program. At the request of the PHAs, CMTO staff in Phase 2 sought to negotiate delays of holding-fee payments with landlords until units passed inspection and the lease-up was guaranteed; they offered promissory letters instead of payment at the time the application was submitted. This approach was not successful, however, and the PHAs finally decided to pay holding fees without restriction, accepting any lost funds as trivial relative to the overall program budget.

- **Hand-delivering landlord payments.** In Phase 2, the PHAs requested that InterIm adopt next-day shipping as a means of delivering financial assistance payments to landlords when paper checks were required. This transmittal method was partially adopted in the CMTO Coaching and Resources program and was perceived as successful. However, the housing navigators still delivered many checks by hand, underscoring the importance to them of making in-person contact with landlords and of delivering payments rapidly “because many landlords won’t give families their keys” until they had received security deposits.

Staffing and Caseload Reductions

The housing navigators mentioned that reduced caseloads in the CMTO Coaching and Resources program and a limited role in expediting lease-ups for CMTO Toolkit families resulted in a much more manageable and predictable workload, with notably fewer weekend or late-night hours spent helping families or responding to landlords. A related operational improvement was the adoption of joint family and housing navigator communication with families during the housing search phase, copying one another when both the family navigator and one housing navigator were in touch with a given family. As a consequence, staff members at InterIm could be more responsive to families, share some tasks, and deliver services as a more unified team. In reflecting on staff-family interactions in the housing search phase, staff members observed that service relationships often developed organically in response to the family’s needs. For reasons unknown, certain families might be more inclined to communicate with either the family navigator or the housing navigator, and the staff accommodated this preference. Indeed, because supporting families through a housing search sometimes meant giving advice to families that they may not want to hear or coaching families to do tasks that they might prefer be completed by staff, it was often ideal for a less-engaged team member to interact with families. Given these family-specific dynamics, navigators emphasized the importance of flexibility and collaboration among themselves.

The Availability and Use of Online Resources

The availability of online high-opportunity-area education, rental application coaching, and housing search program tools was viewed as a worthwhile investment by PHA and CMTO staff, although they were uncertain about the extent to which those resources were accessed, used, and found helpful by families. “I was hoping the website would be more useful than it was,” the CMTO Coaching and Resources family navigator said. “Even though I walked through the website with families up front, they generally would ask basic questions later that indicated they weren’t really using it.” Both she and the CMTO Toolkit navigator described initially sending families direct email links to tools that were available on the website, but they also stated that they later adopted the approach of directly attaching files in emails to families to ease family access to the information.

Overarching Impressions as Phase 2 Entered Maturity

Staff members at InterIm CDA and the housing authorities reflected broadly on a productive and successful effort to build on the demonstrated success of CMTO implementation in a second

phase. The PHAs and InterIm CDA described following through on the design objectives that emerged from the February 2019 convening of the housing authorities and research partners to launch, in July 2019, an experimental test of three CMTO programs against a control group. A challenging sample build-up effort began to see improvement in late 2019 but ended prematurely in March 2020, following COVID-19 outbreaks in Washington State. Before the service delivery adaptations that were necessitated by COVID-19—service delivery continued during the pandemic,

“Even though it’s Saturday, if I don’t respond to this landlord about this family’s rental application right now, then the family might lose this home.”

with modifications that are not addressed in this report—staff members described seeing continued success in implementing the full-fledged CMTO Coaching and Resources program plus the two new variations on CMTO that were unique to Phase 2. As this report was being written in 2020, many participating families were still being offered services and supported in pursuing moves to high-opportunity areas.

Confronting Trade-Offs in Economizing Service Delivery

The CMTO navigators, who generally preferred to use more intensive approaches to supporting families, found the new, pared-down interventions developed for Phase 2 to be inherently “less exciting” than their work in Phase 1, although they described adhering faithfully to the new program designs. These staff members also described some significant lessons about what motivates families and what supports might be most critical in creating moves to high-opportunity areas:

- A narrow focus on helping families afford the costs of applying for and moving into housing will likely not address the range of challenges that most families face during housing searches in high-opportunity areas; helping families “continually process their housing search journey” was seen as critical to the efficacy of the CMTO Coaching and Resources program.
- Sending proactive program reminders and program content through digital communications seemingly resulted in marginal improvements in family engagement during Phase 2. However, family navigators suggested that family participation in the offered services following these reminders could be uneven.
- A mobility program that is centered largely around a family’s independent use of program search materials in lieu of intensive staff coaching and intervention may be less effective with less motivated or more disadvantaged families.
- The more intensive coaching and housing search strategy may succeed because it “focuses families on their own objectives” and “doesn’t leave a lot of down-time for folks to get off track.”

Reflecting on Critical Staff Competencies

With roughly two and a half years of implementation experience, staff members at the housing authorities and InterIm CDA shared some impressions about what staff attributes and skills contributed to the success of CMTO’s implementation.

- Supporting families in the Housing Choice Voucher program requires empathy, patience, and follow-through. Working knowledge of the HCV program is critical for both family-facing and landlord-facing staff.
- Taking a family-centered approach to coaching means asking families to “tell their story” at the start of the service relationship and then “repeating that story back in everything staff do” by adapting the program’s services to the family’s own goals. It also means setting clear boundaries that define what assistance can and cannot be provided. Having knowledge of external resources can be valuable in helping to meet families’ additional needs.
- Successfully engaging landlords requires a committed and flexible mindset that recognizes, “Even though it’s Saturday, if I don’t respond to this landlord about this family’s rental application right now, then the family might lose this home.”
- “Culturally competent” service delivery was viewed by CMTO staff members as crucial. They described serving a diverse population possessing a variety of lived experiences, a wide range of approaches to conducting housing searches, and sometimes very high expectations of service providers.
- Finally, staff members emphasized the importance of familiarity with high-opportunity areas as critical to supporting families in pursuing opportunity moves. Most navigators had some preexisting familiarity with many of the areas, but they emphasized that superficial awareness of any given neighborhood’s attributes or amenities was not sufficient. Rather, they described needing to have an appreciation for “what life would be like for a voucher holder” living in a particular high-opportunity area.

Perceived Challenges to Accessing Rental Markets in High-Opportunity Areas

As the navigators continued to implement successful housing mobility services promoting family choice in high-opportunity areas, they predicted that recent and ongoing rental market and demographic trends in the Seattle area would continue to require more attention and adaptation. They observed that contract rent amounts in Seattle and King County rose over the course of the program’s implementation and would probably continue to do so. They also predicted constant challenges in supporting larger families, given the limited supply of sufficiently large rental units. Finally, although the navigators had confidence in the benefits to children of residing in high-opportunity areas, some noted that north Seattle, and in particular the Northgate high-opportunity area, was undergoing rapid demographic change as a result of new light-rail development in the area, and they were uncertain about how this transformation might affect long-term family persistence there.

Despite the overall accomplishments of CMTO in helping families to overcome external barriers to leasing up in high-opportunity areas, the housing navigators remarked that landlords were increasingly altering rental application screening criteria in ways that might preclude most voucher households from ever being approved for rental units. They noted that many landlords were now requiring applicants to have four times a unit’s annual rent amount in earned income,

a standard that they said most voucher families would not meet, even if PHA payments were treated as family income. Another application screening criterion the housing navigators had encountered required applicants to have at least \$10,000 in annual income.

LOOKING FORWARD

With an eye toward detailing the partners' experiences in designing and implementing the CMTO model, this report documents what was done to help families achieve "opportunity moves." These findings shed light on the experiences of staff members, families, and landlords in offering and engaging with the CMTO program, especially during Phase 1. With many Phase 2 families still searching for housing at the conclusion of the implementation study, ongoing evaluation efforts will continue to offer findings and lessons from both study phases.

As shown, the CMTO demonstration in Seattle and King County represents a path-breaking and successful partnership across two PHAs, a service partner, and several research institutions to study the effort required to support HCV families with young children in making moves to high-opportunity areas across a large and varied metropolitan region. Numerous PHAs across the country are beginning to undertake similar mobility initiatives, and the design choices about and experiences of implementing CMTO in Seattle and King County that are described in this report can provide helpful insights to inform those efforts. Looking forward, the CMTO Seattle–King County Demonstration serves as an important template for endeavors funded by Congress and private foundations to advance the housing mobility learning agenda.

APPENDIX

A

CMTO Coaching and Resources Program Flyer



Coaching and Resources

Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



Discover Your Choices

Learn about neighborhood choices and identify places where you think your family will thrive.

Open up the possibilities of new communities and choose the best place for your family with the information and resources.



Market Yourself

Make your best impression with landlords during your housing search.

CMTO staff can support you with the application process by helping you create a strong rental resume and organize required documents.



Search for Homes

Find homes in opportunity neighborhoods that match your family's needs.

Create your housing search plan with guidance from CMTO staff. We can help you look for available rental units and connect you to landlords. We will work with landlords to quickly inspect and approve your new home.



Financial Support

Because moving can be costly, we can help you pay for leasing expenses.

Financial assistance is available to support your move to an Opportunity Neighborhood. CMTO can help pay for moving expenses such as application costs, holding fees and security deposits.



continued

Contact info:

[redacted] | www.creatingmoves.org

NEXT STEPS

1. A Family Navigator will contact you within the next few days
2. Meet with the Family Navigator to set goals for your housing search
3. Attend the Voucher Briefing

Meet the CMTO Team

[Author's note: section intentionally left blank for the purpose of this report.]

Login to www.creatingmoves.org with your password: [redacted]

APPENDIX

B

CMTO Toolkit Program Flyer



Toolkit

Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



Discover Your Choices

Learn about neighborhood choices and identify places where you think your family will thrive. Open up the possibilities of new communities and choose the best place for your family with the information and resources.



Market Yourself

Make your best impression with landlords during your housing search. Meet with CMTO staff to find out how you can build a rental resume and organize your documents to prepare for rental applications.



Access Resources

Continue working on your housing search plan by using great online tools at www.creatingmoves.org. If you do not have access to a computer or phone with internet data, visit your local library to use the computer for free.



Financial Support

Financial assistance is available to support your move to an Opportunity Neighborhood. Funds can be used to help with lease expenses, such as security deposits.

NEXT STEPS

1. A Family Navigator will contact you within the next few days
2. Meet with the Family Navigator to set goals for your housing search
3. Visit the CMTO website
4. Attend the Voucher Briefing

Meet the CMTO Family Navigators

[Author's note: section intentionally left blank for the purpose of this report.]

Over the Next Few Months:



You will meet with a Family Navigator before you get your voucher to prepare you to make the most of your voucher.



You will receive emails about every two weeks with helpful information and reminders during your housing search.



You will be contacted by a Navigator about two weeks before your orientation to answer your questions about these materials.

Login to www.creatingmoves.org with your password: [redacted]

Updated 6/12/19

APPENDIX

C

CMTO Financial Assistance Program Flyer



Financial Assistance

Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



Financial Support

Financial assistance is available to support your move to an Opportunity Neighborhood. CMTO can help pay for rental expenses such as application costs, holding fees and security deposits.



Access Resources

Learn about opportunity areas and get information on how to access financial assistance www.creatingmoves.org. If you do not have access to a computer or phone with internet data, visit your local library to use the computer for free.



continued

Contact info:

[redacted]

www.creatingmoves.org

Over the Next Few Months



Visit the CMTO website:
www.creatingmoves.org
to learn about opportunity
neighborhoods



Attend your voucher
issuance briefing at your
scheduled time to get
your housing voucher!



Find a rental unit in an
opportunity neighborhood
and apply for financial
assistance to help pay for
your leasing expenses.

Types of Financial Assistance:

Here are some of the expenses CMTO can help you pay for through financial assistance. You will get more information on how to request financial support when you get your housing voucher.

Application Fee

Landlords typically charge a fee to submit your rental application. This non-refundable fee allows them to process your application and verify your information.

Holding Deposit

A holding deposit may be required to reserve a rental property before paperwork is completed. Normally this is a non-refundable fee, but it may be dependent on the landlord or property management.

Security Deposit

Landlords will require a security deposit before you move into your unit to ensure that rent will be paid or to cover possible damage caused by the tenant. If you have a pet or service animal you may be required to pay a pet deposit.

Promissory Letter

This letter is a “promise to pay” for leasing fees such as a holding deposit or security deposit. CMTO will issue a promissory letter if your expenses qualify for assistance and you complete the financial assistance request form.

Login to **www.creatingmoves.org** with your password: [redacted]

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ABOUT MDRC

MDRC, A NONPROFIT, NONPARTISAN SOCIAL AND EDUCATION POLICY RESEARCH ORGANIZATION, IS COMMITTED TO finding solutions to some of the most difficult problems facing the nation. We aim to reduce poverty and bolster economic mobility; improve early child development, public education, and pathways from high school to college completion and careers; and reduce inequities in the criminal justice system. Our partners include public agencies and school systems, nonprofit and community-based organizations, private philanthropies, and others who are creating opportunity for individuals, families, and communities.

Founded in 1974, MDRC builds and applies evidence about changes in policy and practice that can improve the well-being of people who are economically disadvantaged. In service of this goal, we work alongside our programmatic partners and the people they serve to identify and design more effective and equitable approaches. We work with them to strengthen the impact of those approaches. And we work with them to evaluate policies or practices using the highest research standards. Our staff members have an unusual combination of research and organizational experience, with expertise in the latest qualitative and quantitative research methods, data science, behavioral science, culturally responsive practices, and collaborative design and program improvement processes. To disseminate what we learn, we actively engage with policymakers, practitioners, public and private funders, and others to apply the best evidence available to the decisions they are making.

MDRC works in almost every state and all the nation's largest cities, with offices in New York City; Oakland, California; Washington, DC; and Los Angeles.

2020 REPORT:
HOUSEHOLDS, NEIGHBORHOODS, AND MOBILITY PATTERNS OF
SEATTLE AND KING COUNTY VOUCHER HOUSEHOLDS
A report to the King County and Seattle Housing Authorities

Report presented by
Hannah Lee and Kyle Crowder
Department of Sociology and
Center for Studies in Demography and Ecology
University of Washington

August 2020



Executive Summary

This report provides an update and extension of analyses presented to the Seattle Housing Authority (SHA) and King County Housing Authority (KCHA) in 2016. The report is based on the analysis of administrative records for tenant-based voucher holders between 2008 and 2019 in these jurisdictions and seeks to: 1) describe the frequency, patterns, and trends in residential mobility among households receiving vouchers through SHA and KCHA; 2) develop and describe several strategies for measuring various types of moves that are potentially destabilizing for affected families; and 3) assess the individual, household, and geographic conditions associated with destabilizing moves among voucher holders within the jurisdictions of these public housing authorities (PHAs). Given the well-documented effects of residential mobility and neighborhood location on health and wellbeing, analysis of these patterns and associations are key for understanding the needs of voucher recipients. We focus on the combined populations served by the two PHAs to provide a broader, county-level perspective on mobility patterns, and to assess the mobility patterns of households who move between jurisdictions and receive, at different times, services from both SHA and KCHA.

The analysis supports several key findings:

- The 31,453 unique households receiving a tenant-based voucher at any time between 2008 and 2019 made a total of 23,382 moves between months of observation. Almost 65% of these moves occurred within the KCHA jurisdiction, just over 20% were between locations within the SHA jurisdiction, and 15% were from one agency to another.
- Mirroring declines in mobility nationwide, monthly rates of mobility among housing choice voucher (HCV) householders declined in all areas between 2008 and 2019. By 2019, about 11% of households within the KCHA jurisdiction, and just over 5% of those in the SHA jurisdiction, moved one or more times in the year.
- In most years, monthly residential mobility rates were highest among households with children, but these households also saw the most dramatic declines in rates of mobility across the years of the data.
- Rates of mobility, as well as trends in these rates, also varied substantially by unit size, voucher type, income, race/ethnicity, and language. However, these patterns differed substantially across SHA and KCHA.
- The frequency of several types of potentially destabilizing mobility has also changed significantly over time. Most notably, the percentage of households experiencing two or more moves in any twelve-month period declined sharply between 2008 and 2019, especially in the KCHA jurisdiction.
- Among households without children, the likelihood of originating in a low-opportunity neighborhood, as measured by the Regional Opportunity Index, was greater in KCHA than in SHA. However, the likelihood of downward mobility (moving to a neighborhood with a lower opportunity score) among childless households was greater within SHA than within KCHA. Given the high concentration of high-opportunity neighborhoods in Seattle, downward mobility was especially common for childless households moving from SHA to KCHA, while upward mobility was particularly common for those moving from KCHA to SHA. These patterns of opportunity mobility have remained largely consistent over time.
- More than half of HCV households with children who moved within KCHA, and more than three-quarters of those moving within SHA, originated in a neighborhood with a low or very low level of opportunity as measured using the Opportunity Atlas index from Opportunity Insights. However, mobility patterns within both jurisdictions tended to redistribute households towards destinations with moderate or high levels of opportunity. These patterns of upward mobility have remained largely unchanged over time, as have smaller flows of households moving to lower-opportunity destinations.
- More than half of all moves carried out by SHA households with children of high-school or middle-school ages resulted in a change of school catchment area. A substantial share of moves by KCHA households with adolescents also involved a change in school attendance zones but the share was smaller than in SHA, likely due to a difference in the relative geographic size of school catchment areas in the two jurisdictions.
- The majority of moves carried out by KCHA and SHA households were not characterized by any type of focal disruptions; they did not involve a move to a lower-opportunity neighborhood, necessitate a

change in schools for children in the household, or represent one of several moves over a short span of time. Only 11% of moves were associated with multiple types of potential destabilization.

- Disruptive moves tended to occur relatively close to entry into the HCV program but typically did not prompt an exit from the program within the subsequent two-year period.
- The likelihood of disruptive or destabilizing moves also varied across a number of household characteristics. Most pronounced were variations by race. In comparison to white households, Black households were substantially less likely to move to a high-opportunity neighborhood, more likely to move to a low-opportunity area, and more likely to move with adolescent children to a different school catchment area. Highlighting the persistence of broader processes of residential stratification, these racial differences were pronounced even after controlling for household composition, income, and a range of other mobility-related factors.

In addition to these research findings, key products of this research are a clean, unified dataset for the analysis of residential mobility among HCV participants, and a robust approach to incorporating new waves of administrative data as they become available.

Introduction and Background

This research uses 2008-2019 administrative data from the Seattle (SHA) and King County Housing Authorities (KCHA) to improve our understanding the residential mobility patterns of households receiving housing choice vouchers (HCVs) from these public housing authorities (PHAs). This report is an addendum to a similar report submitted in 2016 that focused on basic characteristics and mobility patterns through 2014. The objectives of the current report are to: 1) update the earlier analysis, focusing on the frequency, patterns, and predictors of residential mobility through 2019; 2) describe the prevalence of several types of moves that are potentially destabilizing for affected families; and 3) assess the individual, household, and geographic conditions associated with destabilizing moves among voucher holders within the jurisdictions of these PHAs. As in the initial analysis, we combine data from KCHA and SHA to provide a more comprehensive, county-wide picture of residential experiences of voucher holders, including those moving between SHA and KCHA jurisdictions.

This analysis of residential location and mobility patterns among households receiving housing assistance is motivated by strong scholarly evidence that changing residence – especially frequent moves – and the characteristics of neighborhoods of residence affect educational attainment, income, health, and a wide range of other outcomes (for reviews, see: Arcaya et al 2016; Minh et al 2017; Sharkey and Faber 2014). We know, for example that frequent mobility is associated with poorer health (Dong et al 2005) and worse social and educational outcomes for children (Metzger et al 2016) and may negatively impact the ability of parents to play an active role in the education of their children (Pena et al 2018). Available evidence also suggests that changing schools is associated with increased disciplinary problems and reduced educational performance for K-12 students (Welsh 2017). At the same time, recent research has provided strong evidence that moving to a higher-opportunity area can have lasting benefits for children, increasing their likelihood of marriage and college attendance, and increasing their earnings later in life (Chetty and Hendren 2018). In contrast, moving to a high-poverty, low-opportunity neighborhood affects exposure to structural conditions linked in past research to a wide range of negative social, economic, and health outcomes, including poorer educational outcomes (Hicks et al 2018; Wodtke et al 2011), lower levels of employment and earnings (Alvarado 2018; Galster et al 2002), increased risk of criminal victimization (Graif and Matthews 2017); higher levels of stress and stress-related illness (Finegood et al 2017; Galiatsatos 2020); and an increased risk of incarceration (Alvarado 2020).

Given these mobility effects on physical, psychological, and socioeconomic wellbeing, comprehensive analysis of mobility frequency and potentially disruptive moves is an important component of efforts to maximize the impact of HCVs on the wellbeing of families served by KCHA and SHA. Accordingly, the current report seeks to address several key questions:

- 1) How many moves occurred among households receiving HCVs, how are these moves distributed across geographic areas, and how has the geographic pattern of mobility changed over time?
- 2) How many moves do HCV households experience each year, and how does this move frequency vary across sociodemographic groups?
- 3) How often do households using HCVs make one of several types of destabilizing moves: moving multiple times over a short period of time; moving to a neighborhood with poorer opportunity structures; and moving children outside of the school catchment area?
- 4) How has the frequency of these destabilizing moves changed over time?
- 5) What is the timing of these moves relative to each other, entry into the HCV program, and the start of the school year?
- 6) In what geographic areas are destabilizing moves most likely to occur?
- 7) Is the occurrence of a destabilizing move associated with exit from the HCV program?
- 8) What household characteristics are associated with the likelihood of various types of destabilizing moves?

DATA AND METHODS

To investigate these questions, we compiled and analyzed administrative data collected by SHA and KCHA from HCV recipients between 2008 and 2019. These data were supplied in several files with individuals appearing in multiple files. We combined these datafiles into a single person-level datafile using either unique PHA-supplied identifiers for each individual in the household or, when consistent unique identifiers were not available, a process of “fuzzy matching,” which matches individuals on first name and birth year.

Once all data sources were merged, we removed: (i) individuals who were not heads of households so that the data could be analyzed for each household served rather than all individuals; (ii) observations associated with an issuance of voucher or an expiration of voucher; and (iii) non-tenant-based voucher observations. With the longitudinal data, we organized the datafile in person-month observations, with each record representing an individual HCV householder in a particular month. This data structure allows us to examine changes in household characteristics across time and to assess several moves by the same household. Our effective sample includes 2,100,574 household-months, representing 31,453 unique tenant-based voucher households. For both the move frequency and destabilizing move analyses, we defined a move as a change of residential address from one month to the next and when it was not associated with a new admission, an issuance of voucher, an end-participation record, and a port-in from outside King County or Seattle. From 2008 to 2019, there were 23,382 moves among tenant-based voucher households in KCHA and SHA combined. Where possible we present results for the entire sample, but several parts of the analysis focus on specific years in which key variables are available in the data.

To characterize the destinations of mobile HCV households, we supplemented the individual-level data with neighborhood-level (tract) data from the Regional Opportunity Index from the Puget Sound Regional Council (PSRC).¹ The index is designed to summarize place-based opportunities for socioeconomic advancement by combining information about local economic conditions, education, housing and neighborhood quality, health and environmental conditions, and transportation. For ease of interpretation, we categorized the original continuous measure by distinguishing neighborhoods with very low/low opportunity (below the 40th percentile of the distribution of Opportunity Index scores for all tracts in King County), moderate opportunity (between the 40th and 60th percentile) and very high/high opportunity (above the 60th percentile).

For households with children, we further characterized local opportunity structures using Opportunity Atlas scores produced through the collaboration of Opportunity Insights and the U.S. Census Bureau.² These scores estimate local opportunity structures by assessing the level of economic mobility of individuals born between 1978 and 1983 and growing up in the given census tract. Again, for interpretability we categorized the Opportunity Atlas scores as very low/low (below the 40th percentile of the distribution of Opportunity Atlas scores for all tracts in King County), moderate (between the 40th and 60th percentile) and very high/high (above the 60th percentile).

¹ <https://www.psrc.org/opportunity-mapping>

² <https://opportunityatlas.org/>

FINDINGS

Questions: How many moves occurred among households receiving HCVs vouchers, how are these moves distributed across geographic areas, and how has the geographic pattern of mobility changed over time?

Figure 1 summarizes the types of moves made by HCV households between 2008 and 2019. The figure combines households beginning the household-month in either the SHA or the KCHA jurisdiction as indicated by the household's street address at the beginning of the household month. The figure does not include moves associated with new admission, issuance of voucher, end of participation in the HCV program, or port-ins from a housing authority other than KCHA or SHA.

With these exclusions, HCV households from SHA and KCHA engaged in 23,382 moves in months between 2008 and 2019. Almost two-thirds (64.8%) of these moves – 15,163 monthly moves in total – involved households within the KCHA jurisdiction moving to another location within the KCHA jurisdiction. About one-fifth (20.2%) of all moves were households in the SHA jurisdiction moving to another SHA location, representing 4,721 moves. Between 2008 and 2019, there were 1,817 monthly moves from SHA to KCHA areas, representing almost 8% of all moves, and just under 4% were from KCHA to SHA, representing 838 moves. The remainder of moves were to outside of KCHA and SHA jurisdictions.

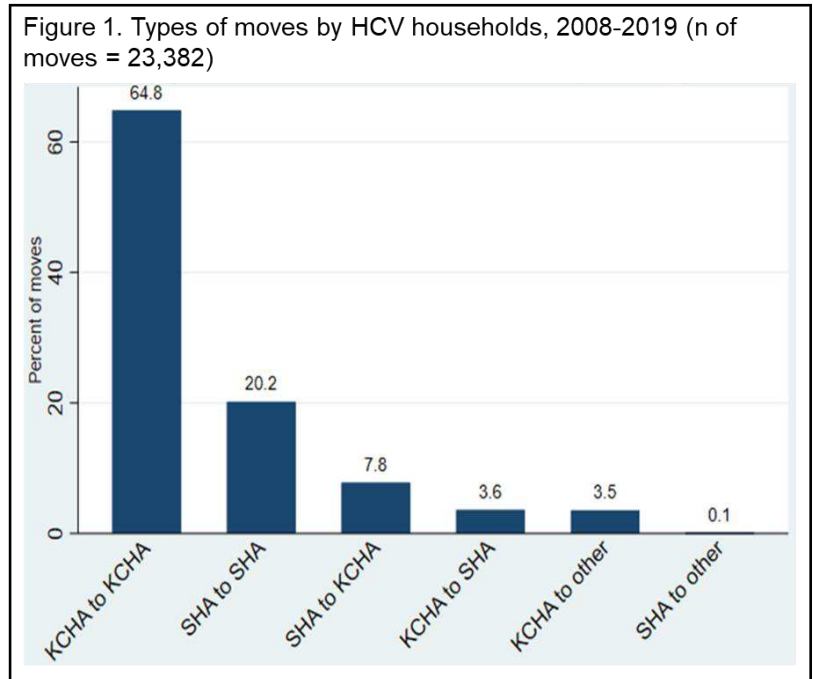
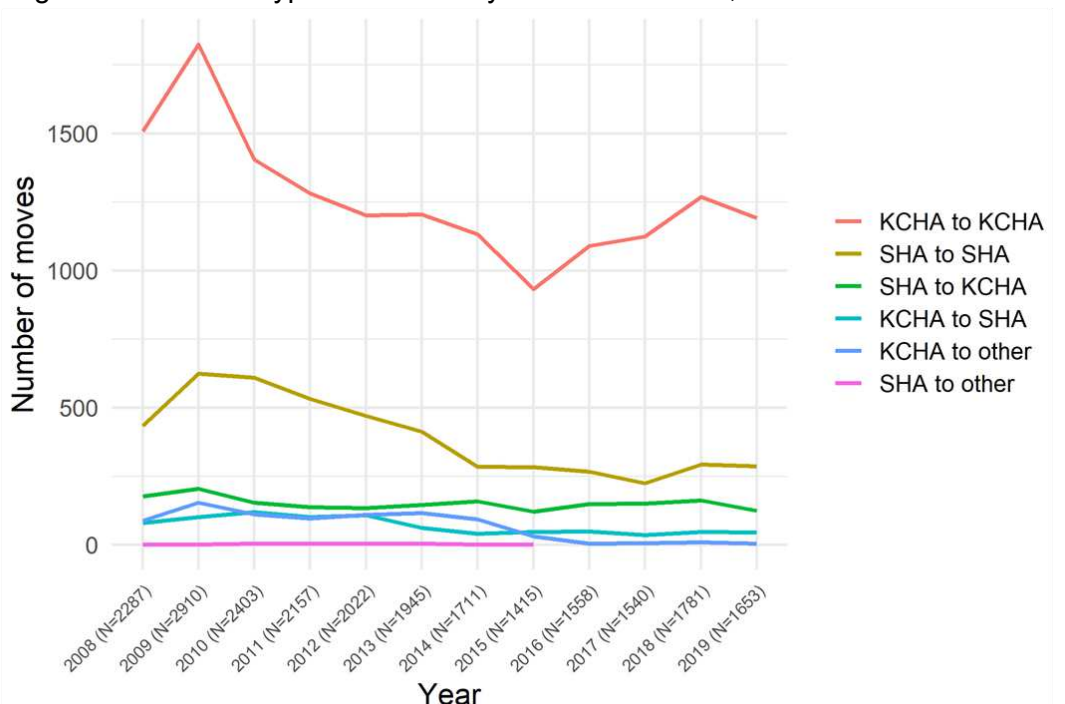


Figure 2 shows changes in the number and composition of moves over time. The overall number of monthly moves among HCV households has dropped sharply, from a high of 2,910 moves in 2009 to 1,558 moves in 2016, before rising slightly to 1,653 moves by 2019.

Declines in moves to addresses within the SHA jurisdiction have been particularly sharp, from 434 moves in 2008 to 286 moves in 2019. As a result, as shown in Appendix Figure A1, an increasing share of all moves involve a move

Figure 2. Trends in types of moves by HCV households, 2008-2019.



between addresses within the KCHA jurisdiction. In 2008, just under two-thirds (65.9%) of all HCV moves were between addresses within KCHA areas. By 2019, moves within the KCHA jurisdiction constituted just over 72% of all moves. In contrast, the share of moves within SHA area declined unevenly, from 19% of all moves in 2008 to 17.3% of all moves in 2019.

Moves from KCHA to SHA has remained largely stable over time, from 80 in 2008 (3.5% of all moves) to 46 (2.8% of moves) in 2019. Similarly, while the proportion of moves involving relocation from SHA to KCHA areas has fluctuated over time, they constituted a similar percentage of moves in 2019 (7.5%) and 2008 (7.7%). As shown in Appendix Figures A2 and A3, the proportion of moves into SHA areas that represent port-ins from KCHA has remained fairly stable (Appendix Figure A2) as has the proportion of moves into KCHA areas that are port-ins from SHA (Appendix Figure A3). The number and percentage of moves to outside of SHA and KCHA areas have been more dramatic. For example, there were 88 moves (3.8% of all moves) in 2008, but only 5 moves (0.3% of all moves) in 2019, from a KCHA area to outside King County.

Questions: How many moves do HCV households experience each year, and how does this move frequency vary across sociodemographic groups?

We shift now from the examination of the preceding summary of the distribution of all moves lumped together to an analysis of the frequency of moves made by individual HCV households. Figure 3 shows the frequency of the number of moves made per year for HCV respondents originating in the SHA jurisdiction. We focus on years between 2012 and 2019 because these are the years in which complete information with which to match individual householders across monthly observations is complete.

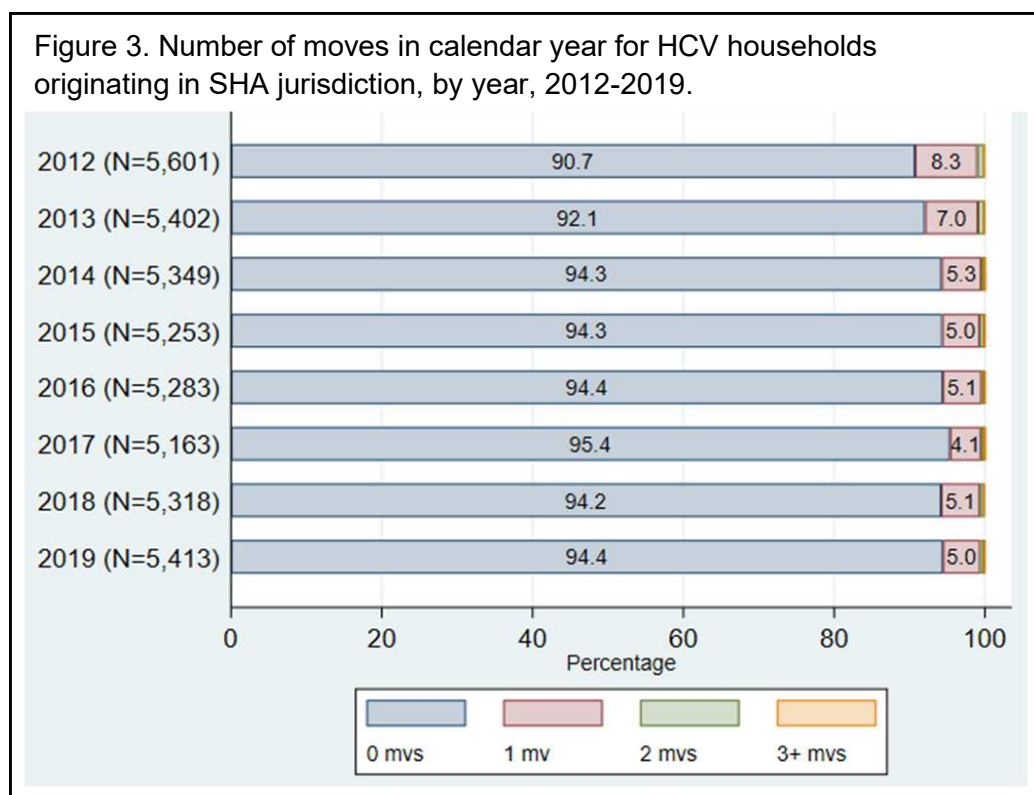


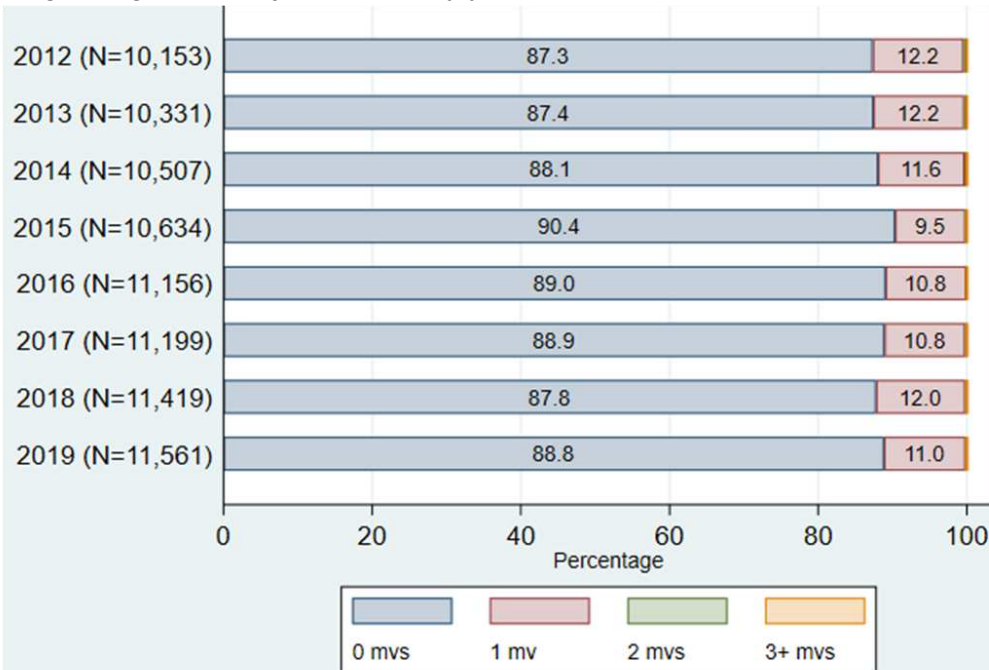
Figure 3 shows that the relative number of SHA voucher recipients remaining at the same address has increased over time. In 2012, 90.7% of HCV households in the SHA area experienced no moves during the calendar year. By 2019, the percentage experiencing no moves had increased to 94.4%.

Moreover, the relative number of households that move more than once has declined. Excluding moves related to admission, issuance of voucher, end participation, and port-ins from outside King County or Seattle, 8.3% (463 households) moved once during the 2012 calendar

year, and 1% (56 households) moved two or more times. In 2019, 5% of households (268 households) in SHA moved one time during the calendar year and 0.6% (32 households) moved more than once.

The overall mobility rate – the percentage of households moving at least once – also declined among households in the KCHA jurisdiction but more modestly than in SHA, and the rate remains slightly higher in KCHA than in the SHA jurisdiction. This difference likely, in part, reflects the greater availability of housing

Figure 4. Number of moves in calendar year for HCV households originating in KCHA jurisdiction, by year, 2012-2019.

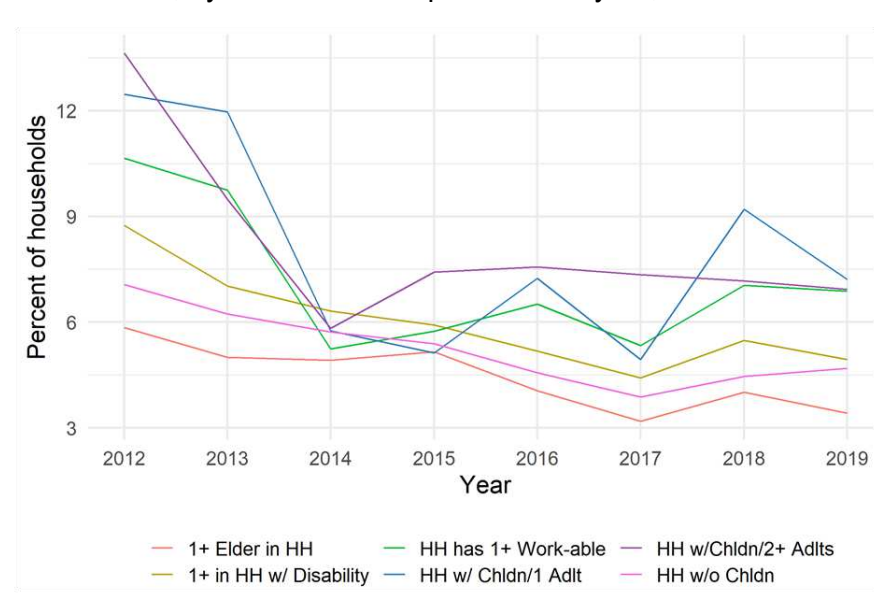


options, especially affordable housing options, across the larger and more diverse residential landscape of the KCHA jurisdiction (Crowder et al 2012). In combination with the fact that there are almost twice as many households receiving HCVs per year in KCHA than in the SHA, this higher rate of mobility means that a much larger number of households in the KCHA jurisdiction experience mobility in any year. The mobility patterns for HCV households in the KCHA jurisdiction are summarized in Figure 4. In 2012, 12.2% of all HCV households originating in the KCHA jurisdiction changed addresses once during the calendar year and 0.5%

moved more than once. In other words, 1,241 of the 10,153 households served by KCHA in 2012 moved at least once during that year. In 2019, a similar number of households (1,269) moved at least once during the calendar year but, with the larger number of households served (N=11,561), the overall mobility rate declined slightly from 12.7% in 2012 to 11.2% in 2019. Moreover, the relative number of households moving more than once has declined slightly over time, from 0.5% in 2012 to 0.2% in 2019.

In both KCHA and SHA, rates of mobility vary sharply across a number of characteristics of HCV households.³ Figures 5 and 6 summarize differences in mobility rates across several categories related to the composition of the household, and trends in these differences across time in the SHA and KCHA jurisdiction, respectively. Specifically, the figures compare mobility rates for households with: at least one elder (person age 65+); at least one work-able adult; at least one person with a disability; no children; children plus one adult; and children plus two or more adults. These household types are not mutually exclusive. For example, a household can contain both children and at least one person with a disability. Figure 5 shows that, among HCV households in

Figure 5. Percent of households in SHA jurisdiction making one or more moves, by household composition and year, 2012-2019.



³ Numbers of cases and mobility rates are presented in Appendix Tables A5 to A16. Table numbers correspond with figure numbers. For example, Appendix Table A5 provides mobility rates and sample sizes for Figure 5.

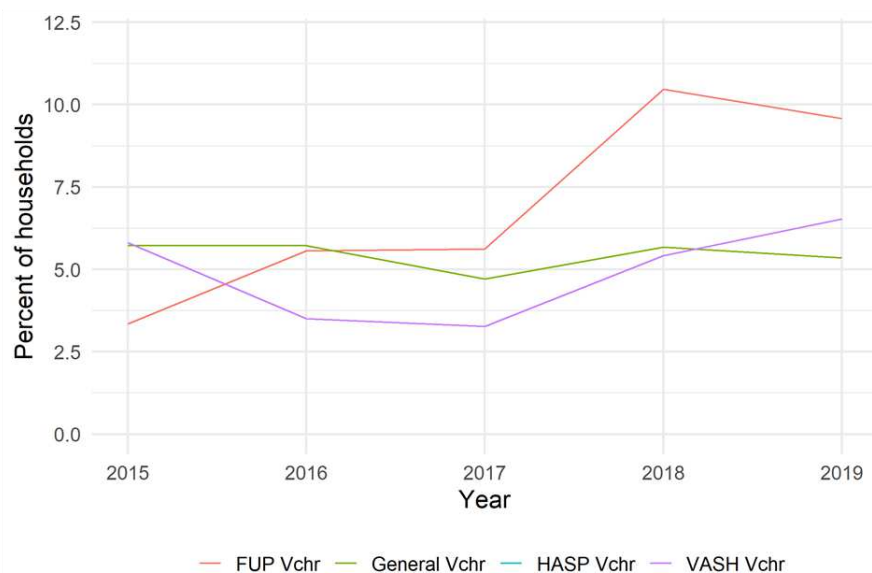
the SHA jurisdiction, the highest level of mobility is among households with children, with those with a single adult slightly higher than those with at least two adults in most years. However, these groups have also seen the most dramatic decline in mobility over time. Specifically, the mobility rate for single-parent households dropped from 12.5% in 2012 to 7.2% in 2019, while the mobility rate for households with children and at least two adults dropped from 13.6% to 7% during this time. For both groups, levels of mobility were particularly low in 2014. Rates of mobility are lower for SHA households without children, those with at least one person over the age of 65, and those with at least one person with a disability. For all of these groups, mobility rates declined slightly from 2012 to 2017 before rising modestly.

Similar patterns exist among households in the KCHA jurisdiction. As shown in Figure 6, rates of mobility are highest among households with single-parent households – those households with children and one adult – in each year since 2012, followed by households with children and at least two adults, and households with at least one workable adult. Households with a member living with a disability and households with no children show a similar pattern of mobility. Following the age pattern of mobility observed in the general population (c.f., Crowder et al 2012), households with at least one member age 65 or older have lower mobility than other households. For all of these groups in the KCHA jurisdiction, mobility rates declined between 2012 and 2015 before increasing slightly through 2018.

Figure 6. Percent of households in KCHA jurisdiction making one or more moves, by household composition and year, 2012-2019.



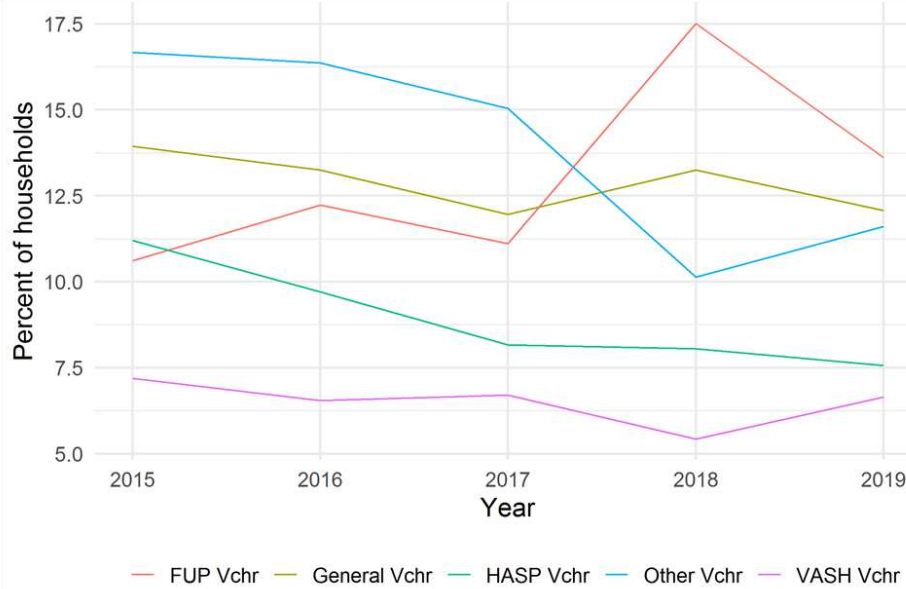
Figure 7. Percent of households in SHA jurisdiction making one or more move, by voucher type and year, 2015-2019.



These differentials are echoed in the patterns of mobility across households receiving different types of vouchers across years in which data on voucher type are consistently available (2015-2018). Figure 7 shows that the increase in mobility rates since 2015 has been most pronounced among SHA households receiving vouchers under the Family Unification Program (FUP). Almost one in ten of these households changed residence at least once in 2019. In this most recent year of data, rates of mobility were slightly lower for households receiving vouchers under the Veteran Affairs Supportive Housing (VASH) program. Among this group, the percentage moving declined slightly through 2017 before increasing to about 6% in 2019. In contrast, householders receiving

assistance through SHA's general voucher program had mobility rates that were consistently between 4.7% and 5.7% between 2015 and 2019.

Figure 8. Percent of households in KCHA jurisdiction making one or more move, by voucher type and year, 2015-2019.



As shown in Figure 8, rates of mobility among FUP participants also rose sharply in the KCHA jurisdiction, from 11% in 2015 to 17.5% in 2018, before falling slightly in the most recent year of data. This stands in contrast to the more stable rate of mobility among households receiving support from the general voucher program. For this group, levels of mobility were slightly higher than general-voucher participants in the SHA, with rates of mobility fluctuating slightly between 12% and about 14%. Participants in the VASH program had the consistently lowest levels of mobility with rates below 7.5% in every year. Finally, participants in King County's Housing Access and Services Program (HASP) for individuals with disabilities access had lower

mobility than general-voucher recipients, with mobility rates dropping from about 11% in 2015 to 7.6% in 2019.

Part of the variation in mobility rates across household types also likely reflects variation in mobility across the size of units occupied by different types of households. Figure 9 summarizes levels and trends in mobility rates across households moving to units with one, two, three, and four or more bedrooms. The figure shows that in 2012 the likelihood of mobility was positively related to the size of units occupied by households; over 17% of households moved to 4-bedroom units during the 2012 calendar year, compared to just under 11% for those moving to 3-bedroom units, about 9% for those moving to 2-bedroom units, and about 8% for those moving to a one bedroom unit. Over time, however, rates of mobility dropped most dramatically for those moving to larger units so that by 2014 there was almost no variation in mobility rates across units of different sizes. Since then, rates of mobility have fluctuated similarly and non-systematically for households in all sizes of units so that mobility appeared to be unrelated to unit size among SHA households in 2019.

Figure 9. Percent of households in SHA jurisdiction making one or more move, by size of unit and year, 2015-2019.

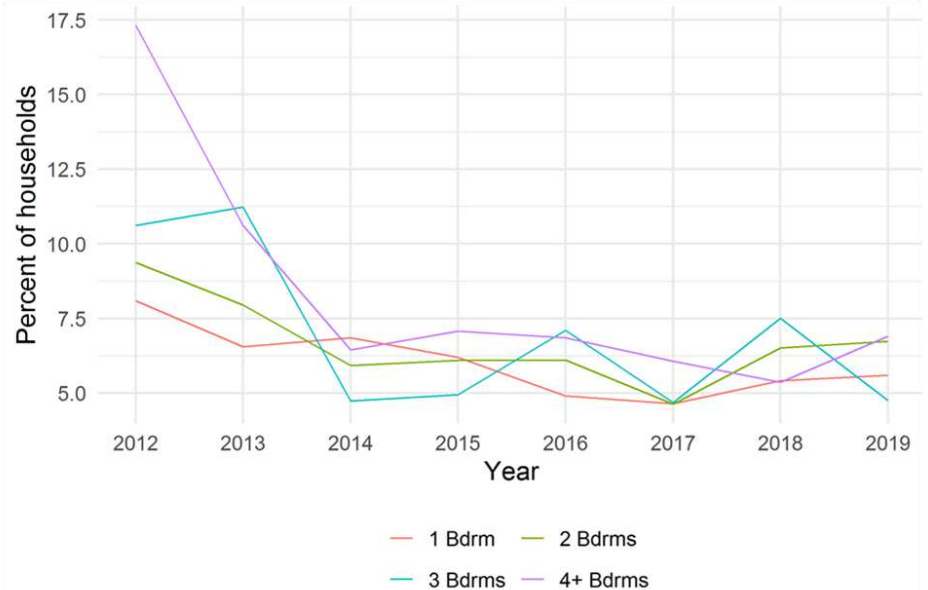


Figure 10 shows variations in mobility across unit size among households in the KCHA jurisdiction. In most years, levels of mobility were higher across most unit sizes for households in KCHA than in SHA. Moreover, trends in these mobility levels differed quite sharply between the two organizations. In contrast to the clear association between unit size and mobility in SHA in 2012, levels of mobility were quite similar in 2012 across KCHA households living in units with two, three, or four or more bedrooms; around 15% of households in each of these unit types moved in 2012. In contrast, only about 9% of households occupying one-bedroom apartments moved in 2012. Over time, however, rates of mobility among households occupying two-bedroom units declined more sharply than did rates of mobility for households occupying larger units, creating a clearer positive association between unit size and mobility in the latest years of data. In 2019, for example, about 14% of household in units with at least three bedrooms moved, compared to about 11% of those in two-bedroom apartments, and 9% of those in one-bedroom units. These differences in mobility rates are likely to be related to differences in the composition and program participation of households occupying different types of units. For example, one-bedroom apartments may be more common among HASP participants or households with older individuals who generally move less often. However, these differences may also reflect more volatility in rent for larger units or more frequent changes in the composition and other circumstances of larger households that may increase the likelihood of moving.

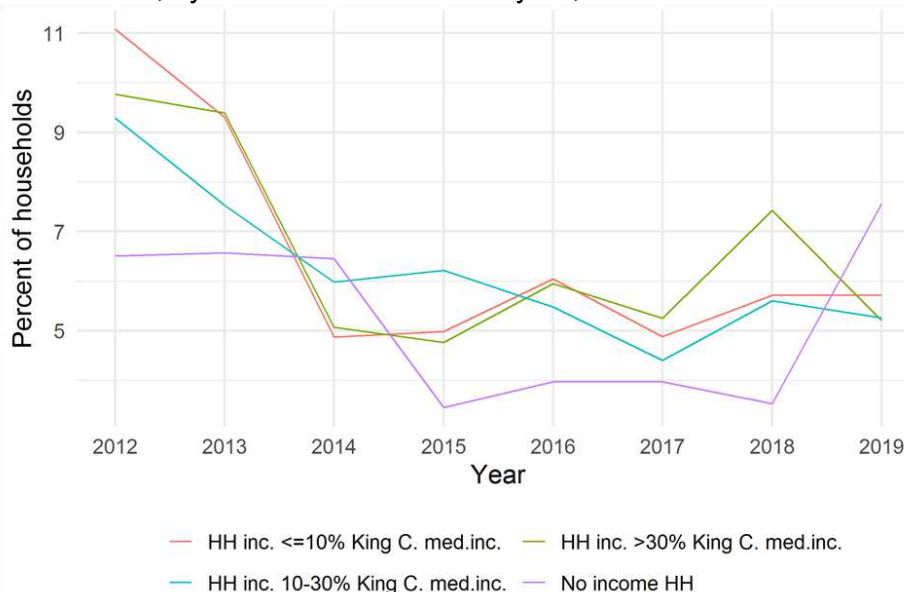
Figure 10. Percent of households in KCHA jurisdiction making one or more move, by size of unit and year, 2015-2019.



Rates of mobility also vary modestly by income. Figure 11 shows annual mobility rates between 2012 to 2019 for households in the SHA jurisdiction in four income groups:

no annual income; income less than or equal to 10% of King County's median income for the year; income greater than 10%, but less than 30% of the county's median income; and income greater than 30% of the county median. The figure shows that, overall, differences in annual rates of mobility across SHA households with different income levels were modest. In most years, households with no income had the lowest rates of mobility, with mobility rates below 4% in several years. In 2012, households with incomes in the next lowest category – less than 10% of King County median – had the highest rate of mobility at 11%, followed by the highest-income

Figure 11. Percent of households in SHA jurisdiction making one or more move, by household income and year, 2015-2019.



group (more than 30% of the county median income) at 9.8%, and the second-highest income category (10-30% of the county median) at 9.3%. For all of these groups, rates of mobility dropped after 2012 and group differences were muted, with mobility rates for households in these income categories fluctuating between 5% and 7% starting in 2014.

Figure 12. Percent of households in KCHA jurisdiction making one or more move, by household income and year, 2015-2019.

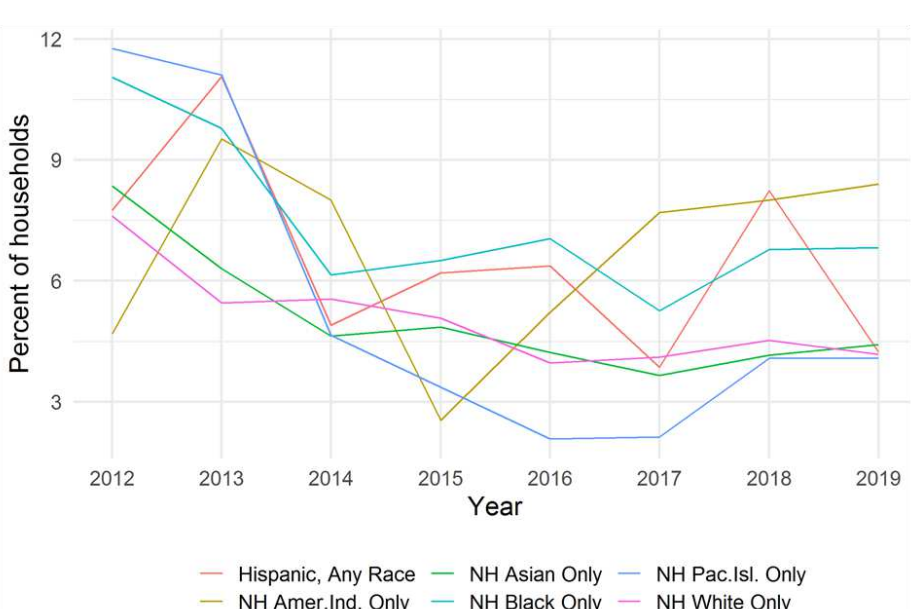


Mobility differences across income groups were slightly more pronounced among households in the KCHA jurisdiction, but the overall association between income and mobility still appears to be fairly weak. As shown in Figure 12, rates of mobility were highest for households with incomes in the highest category – above 30% of the county’s median income – in every year except 2012. In that year, households in the second-lowest category – with incomes less than 10% of the county median income – had the highest level of mobility, with 15.8% moving in 2012. However, the mobility rate among this group dropped substantially in subsequent years and were, in fact, lower than all other groups by the

latest year of data. In 2019, the three lowest income groups all had mobility rates between 10.2% and 12.1%. In contrast, 14.3% of KCHA households in the highest income category moved in that year. The higher mobility among households in this category is consistent with research on more general populations, showing that renters with more economic resources typically have access to more potential destinations and, therefore, tend to move more often than do lower-income renters (c.f., Clark 2012).

Figures 13 and 14 present variations in levels and trends in mobility by race and ethnicity for households in the SHA and KCHA jurisdiction, respectively. Comparisons across groups are constrained by small numbers of members of some groups (see Appendix Tables A13 and A14); for small groups even a few moves can result in large swings in the percentage of people moving in a given year. Nevertheless, Figure 13 shows potentially important variations in mobility across groups within the SHA jurisdiction. In every year between 2012 and 2019, rates of mobility were higher for households headed by Black householders than for households headed by white householders. For example, about 7.6% of white households moved in

Figure 13. Percent of households in SHA jurisdiction making one or more move, by race/ethnicity of household head and year, 2015-2019.

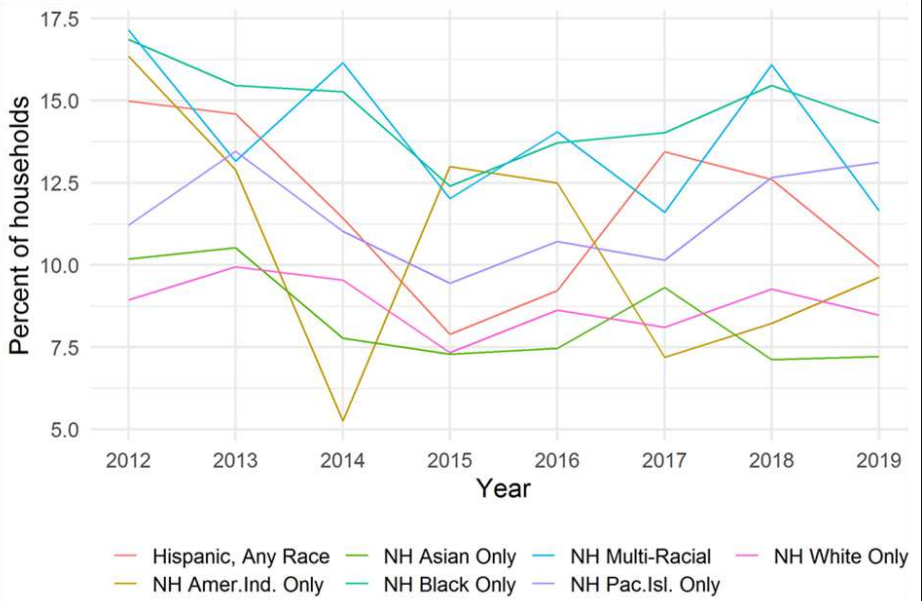


2012, compared to almost 11% for Black households. By 2019, the mobility rates for both groups were lower but the racial gap was similar, at 4.2% for white households 6.8% for Black households. Across all years, Asian-headed households had rates of mobility similar to those of white-headed households. Patterns of mobility were less clear and more volatile for households headed by members of other racial and ethnic groups. However, in general, households headed by individuals identifying as Pacific Islanders had rates of mobility that were lower than other groups in most years, while households headed by individuals identifying as Hispanic/Latinx or Native American had mobility rates between those of Black and white households. For virtually all of these groups of SHA households, rates of mobility declined between 2012 and 2019.

As shown in Figure 14, rates of mobility were somewhat higher for all racial and ethnic groups in the KCHA jurisdiction than in the SHA area and did not decline as much over time. However, similar racial/ethnic differences in mobility rates were still apparent. KCHA households headed by Asian and white householders had among the lowest rates of mobility in most years. In 2012, about 9% of HCV households headed by white individuals, and about 10.2% of those headed by an Asian individual, moved from one address to another.

In contrast, 16.9% of households headed by a Black householder moved that year. By 2019, this racial gap had shrunk slightly with the rate of mobility for Black households declining slightly more than the rates for Asian or white households, but these groups still experienced substantially different rates of mobility. About 14.3% of the Black HCV households in the KCHA jurisdiction moved at least once in 2019. In contrast, 8.5% of white

Figure 14. Percent of households in KCHA jurisdiction making one or more move, by race/ethnicity of household head and year, 2015-2019.



households and 7.2% of Asian households moved in 2019. Levels of mobility for other groups fluctuated between those of Black and Asian or white households but, again, comparisons across time and across groups must be made with caution given the relatively small numbers of individuals in these groups in each year.

Finally, Figures 15 and 16 focus on the association between mobility rates and the primary language spoken in the household. Figure 15 shows that about 6.4% of households in the SHA jurisdiction for whom something other than English was the primary language moved in 2015 – slightly higher than the 5.6% mobility rate among

Figure 15. Percent of households in SHA jurisdiction making one or more move, by primary language and year, 2015-2019.

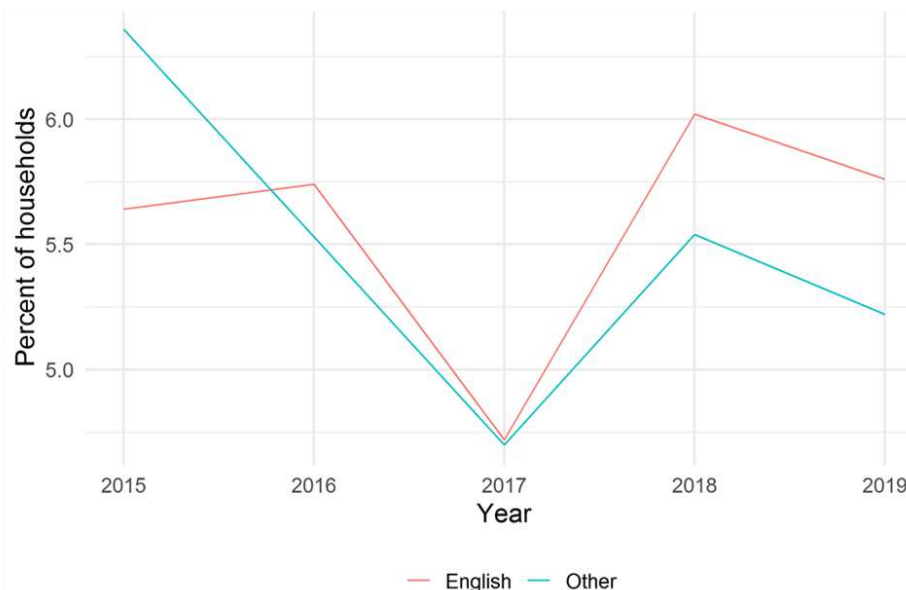
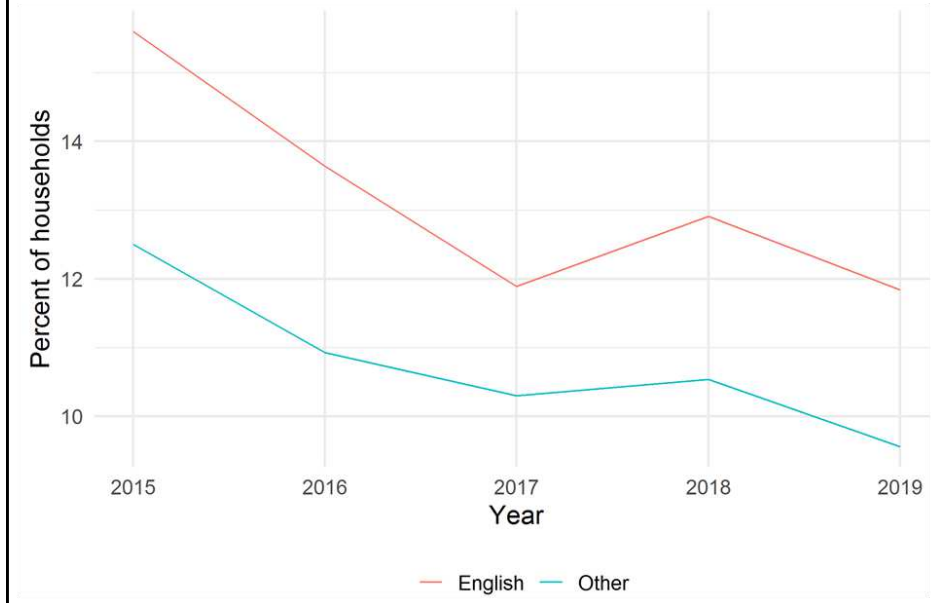


Figure 16. Percent of households in KCHA jurisdiction making one or more move, by primary language and year, 2015-2019.



households in which English was primary. For both groups, mobility rates dropped to about 4.7% in 2017 before increasing again slightly in subsequent years. By 2019, the rate of mobility among households in which English was the primary language spoken was slightly higher than the mobility rate for households in which another language was spoken, but the difference was small – 5.8% to 5.2%.

Differences in mobility rates across language groups in households in the KCHA jurisdiction were only slightly larger. In 2015, about 15.6% of households in which English was the primary language moved, compared to 12.5% of households in which some other language was primary. Rates of mobility for the

two groups declined in similar ways from 2015 to 2017, and again from 2018 to 2019. As of the last year of data, the gap in mobility rates between the two groups was just over two percentage points, 11.8% for English-speaking households and 9.6% for householders in which another language was the primary language spoken.

In sum, rates of mobility were higher among households in the KCHA jurisdiction than among those in the SHA jurisdiction. These rates of mobility have also dropped more dramatically in SHA than in KCHA. Most importantly, rates of mobility in both jurisdictions appear to be stratified across similar household characteristics, with at least moderate variations in the likelihood of mobility by household composition, voucher type, unit size, and race/ethnicity.

Questions: How often do households using HCVs make destabilizing moves, how has the frequency of destabilizing moves changed over time, and where do these destabilizing moves happen?

For the remainder of the analysis we shift from the general assessment of residential mobility to a specific focus on moves that, according to past research, may be associated with increased social or financial stress, reduced access to resources, and/or negative social or economic outcomes for families and individuals within these families. These destabilizing moves include, moving multiple times over a short period of time, moving to a neighborhood with poorer opportunity structures, and, for families with children, moving to a different school catchment area.

Moving multiple times over a short period of time

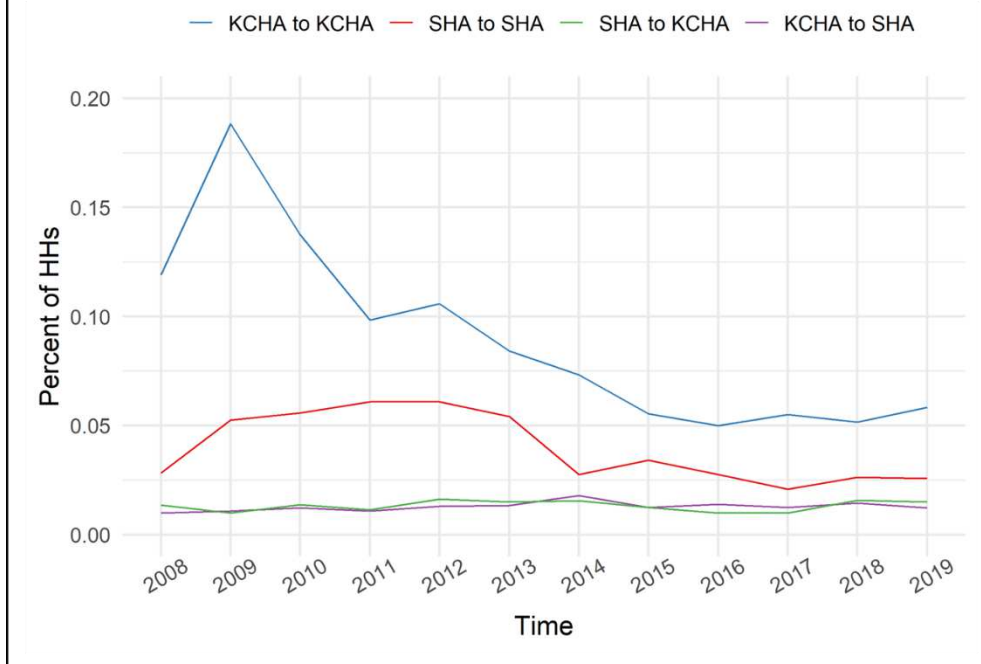
Figure 17 presents trends in the percentage of households moving more than once in a twelve-month period. These figures are presented for each month and are disaggregated into four groups: households remaining in the KCHA jurisdiction from the beginning to the end of the twelve-month period; households remaining in the SHA jurisdiction during the period; households moving from the KCHA to the SHA jurisdiction during the period; and households moving from the SHA to KCHA jurisdiction during the preceding twelve months.

For households remaining in the KCHA jurisdiction, the likelihood of experiencing multiple moves in a single year rose substantially between 2008 and 2009, following the tumult of the housing crisis. Even so, the vast majority of KCHA households were able to avoid making multiple moves in a single year. By 2009, at the peak rate of multiple moves, about one-fifth of one percent of householders had moved more than once in the

preceding twelve-month period, and this percentage declined sharply thereafter. By 2019, approximately 5 in 10,000 KCHA households moved multiple times in a year. Appendix Figure A4 shows that the relative number of KCHA households making two or more moves in the preceding two-year period is lower but followed a similar temporal pattern.

Rates of multiple moves have remained steadier over time in the SHA jurisdiction, but at a lower level than in the KCHA jurisdiction. Rates of multiple moves increased for SHA households after 2008 and peaked at about 0.06% in 2011 to 2012. Since then, the percentage of SHA households moving multiple times in the previous year has declined and fluctuated around or below 0.025% between 2014 and 2019. Again, Appendix Figure A4 shows that the percentage of SHA households making two or more moves in the preceding two-year period peaked at about 0.034% in 2011 and declined thereafter. By 2019, fewer than 0.02% of SHA householders had moved over the preceding two-year period. Figure 17 shows that multiple moves are very rare among households porting between the KCHA and SHA jurisdictions.

Figure 17. Percent of households moving more than once in the preceding twelve-month period, by year and jurisdiction, 2008-2019.

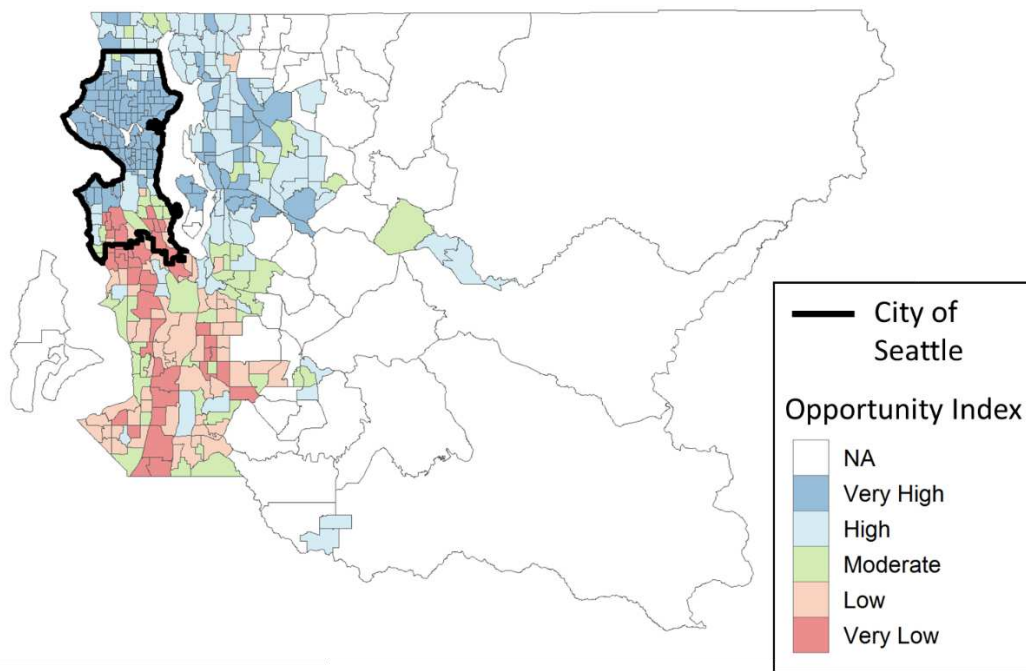


Moving to an area with a poorer opportunity structure among childless households

In the next stage of the analysis we examine the residential destinations of HCV households that move. Consistent with the interest in potentially destabilizing moves, we focus primarily on movement into neighborhoods with opportunity structures that are poorer than the neighborhoods they left. While such moves may be motivated by a wide range of factors, they are assumed to diminish social, economic, and health opportunities for members of affected households. Here we examine patterns of two measures of downward-opportunity moves for two different groups of families, changes in these patterns over time, and differences in these moves across jurisdictions.

In the first set of analysis we focus on families without children and assess opportunity structures of origin neighborhood – the census tract occupied before the move – and the destination neighborhood – the census tract occupied after the move. To measure opportunity levels in origins and destinations, we use scores on the Regional Opportunity Index (ROI) developed by the Puget Sound Regional Council. Again, this index combines information on five dimensions of neighborhood opportunity – economic conditions, education, housing and neighborhood quality, health and environmental conditions, and transportation access – to summarize local opportunities for socioeconomic attainment. Figure 18 presents ROI scores for each census tract in King County, categorized by quintiles in the distribution of all King County tracts. The figure shows that the majority of neighborhoods within Seattle are categorized as very-high opportunity (80th percentile or higher in the distribution of ROI scores) or high opportunity (between the 60th and 80th percentile). The exceptions are a cluster of census tracts with very low (bottom 20% in the distribution), low (20th to 40th percentile), or

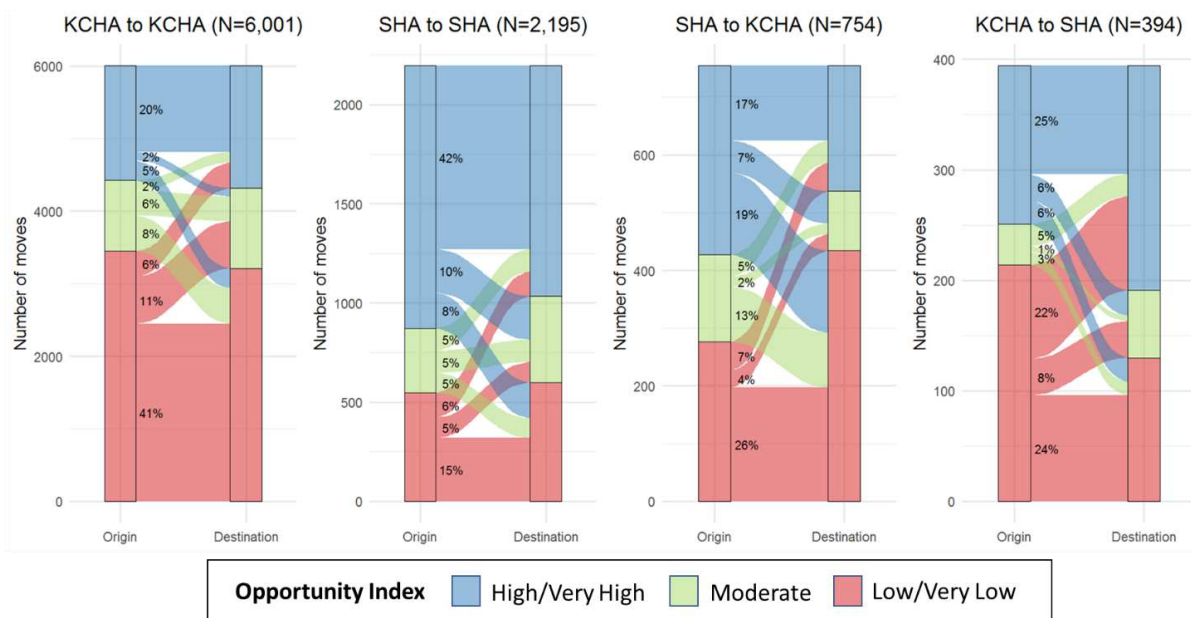
Figure 18. Regional Opportunity Index scores for census tracts in King County.



moderate (40th to 60th percentile) opportunity levels in the southern portion of the city. In contrast, while there are significant numbers of higher-opportunity neighborhoods on the Eastside, a much higher share of King County neighborhoods is near the bottom of the distribution in terms of ROI scores. The prevalence of Seattle neighborhoods with relatively high Opportunity Index scores means that, all else being equal, households within Seattle are more likely to reside in, or move to, an opportunity-rich neighborhood.

Figure 19 summarizes the flow of childless HCV households between neighborhoods with different opportunity levels. For ease of interpretation, we group together neighborhoods with low and very-low ROI scores, and neighborhoods with high and very-high ROI scores. The figure also shows separate flows for households remaining in the KCHA jurisdiction, households moving within the SHA jurisdiction, and households moving between jurisdictions. Basic sociodemographic characteristics of childless households making moves between these types of neighborhoods are presented in Appendix Tables A17 and A18.

Figure 19. Opportunity Index scores of origin and destination neighborhoods for mobile HCV households without children in SHA and KCHA jurisdictions, 2008-2019.



Among the 6,001 moves occurring within the KCHA jurisdiction, 27% originated in a high- or very-high-opportunity neighborhood and, among these, most childless households moved to another high-opportunity area. Only 7% of all moves were from a higher-opportunity to a moderate- or low-/very-low-opportunity area. In contrast, those within-KCHA moves originating in a moderate-opportunity area were just as likely to end in a lower-opportunity neighborhood than in a moderate- or higher-opportunity area. Finally, 58% of all moves within KCHA originated in a low or very-low-opportunity neighborhood, and in the vast majority of these moves the household moved to another low-/very-low-opportunity neighborhood. This tendency for childless households to move laterally between neighborhoods with similar ROI scores likely reflects, in part, the geographic clustering of neighborhoods with similar opportunity structures and the fact that most moves occur over relatively short geographic distances (Crowder and South 2008).

Among the smaller number (N=2,195) of moves occurring within the SHA jurisdiction, a much higher share – 60% of all moves – originated in tracts with high or very-high ROI scores. Again, this reflects the higher concentration of higher-opportunity neighborhoods within the city of Seattle. Moreover, 42% of moves within the SHA jurisdiction were moves between higher-opportunity neighborhoods, 5% were from moderate- to higher-opportunity neighborhoods, and 6% were from lower- to higher-opportunity neighborhoods. At the same time, despite a relative paucity of moderate- and lower-opportunity neighborhoods in the Seattle area, there was still considerable downward mobility of SHA households without children; 10% of all moves within the SHA jurisdiction were from higher-opportunity to moderate-opportunity neighborhoods and 8% were from higher-opportunity to neighborhoods with low or very-low ROI scores. Another 5% of moves were from moderate- to lower-opportunity neighborhoods.

Patterns of mobility for childless households moving between SHA and KCHA also reflect the relative distribution of lower-, moderate-, and higher-opportunity neighborhoods in the two jurisdictions. Among the 754 household moves from SHA to KCHA, more than half moved into a low- or very-low-opportunity neighborhood. About 7% of the moves were from a high- or very-high-opportunity neighborhood in the SHA jurisdiction into a moderate-opportunity neighborhood in SHA, and 19% were from a high- or very-high-opportunity neighborhood to a low- or very-low opportunity neighborhood in the KCHA jurisdiction. Approximately two-thirds of the childless households moving out of a moderate-opportunity neighborhood in SHA to KCHA ended up in a neighborhood with a low or very low ROI score.

In contrast, more than half of the 394 households moving from the KCHA jurisdiction to the SHA jurisdiction ended up in a Seattle neighborhood with a high or very high level of opportunity. About 25% of moves were from a high-opportunity neighborhood in KCHA to a high-opportunity neighborhood in SHA, but 5% were moves from a moderate-opportunity neighborhood to a higher-opportunity neighborhood, and 22% were moves from a KCHA with a low or very-low level of opportunity to a Seattle neighborhood with high or very-high opportunity. Downward mobility was much less common among those moving from KCHA to SHA; only 15% of these moves involved households moving into a neighborhood with an ROI score lower than in their origin tract, including 6% who moved from high- or very-high-opportunity areas in KCHA to a moderate-opportunity neighborhood in SHA. Given the relative paucity of low- or very-low-opportunity neighborhoods in SHA, it is perhaps not surprising that only 9% of all moves from KCHA to SHA involved a household moving from a neighborhood with a moderate, high, or very high ROI score to a neighborhood with a low or very low opportunity score.

Perhaps the most prominent pattern emerging from Figure 19 is the high level of lateral mobility from neighborhood origins to destinations. With few exceptions the most likely residential outcome is for mobile households to move into a neighborhood with an opportunity structure similar to the neighborhood they left. For example, among households moving within KCHA, the percentage moving from a low-opportunity neighborhood to another low-opportunity area (41% of all moves) is over twice as large as the percentage moving from a low-opportunity neighborhood to any other type of destination (17% of all moves). Similarly, SHA and KCHA households moving from high-opportunity neighborhoods are more than twice as likely to move to another high-opportunity neighborhood than to any other type of destination. This tendency toward lateral mobility likely reflects two complimentary dynamics, both highlighted in emerging theories of residential stratification (Crowder and Krysan 2016; Krysan and Crowder 2017). First, origins and destinations tend to be

similar because most residential moves cover fairly short distances, often into an adjacent neighborhoods which, given the geographic clustering of similar neighborhoods, tend to have characteristics similar to the origin neighborhood. Second, the tendency for households to move to nearby neighborhoods and other areas with similar compositional characteristics likely reflects the development of social networks and daily activities that generate the greatest familiarity with neighborhoods similar to the origin. Regardless of the source, the strong tendency for households to move between similar neighborhoods has important programmatic implications, especially in relation to efforts to improve access to high-opportunity neighborhoods.

Figures 20 and 21 provide summaries of trends in mobility between neighborhoods with different opportunity structures for residential moves occurring among childless households remaining in the KCHA jurisdiction (Figure 20) and those moves occurring within the SHA jurisdiction (Figure 21). To assess these trends, we focus on flows between neighborhood origins and destinations for moves occurring within three equal time periods: 2008 to 2011, 2012 to 2015, and 2016 to 2019. While the number of moves within the KCHA jurisdiction differed across these time periods – declining from 2,149 in 2008-2011 to 1,803 in 2012-2015 before rising again to 2,049 in 2016-2019 – the relative size of flows between different types of neighborhoods remained remarkably stable. For example, in 2008-2011, about 12% of all moves by childless HCV households in the KCHA jurisdiction involved mobility from neighborhoods with a low or very-low opportunity score to a neighborhood in the moderate-opportunity range. This type of move became slightly less common in the 2012-2015 period – dropping to 9% of all moves – but this percentage increased again to 12% by 2016-2019. Moreover, the percentage of moves that involved relocation from a very-low- or low-opportunity neighborhood to a high- or very-high-opportunity neighborhood dropped from 5% to 4% between the first two time periods but rebounded to 8% by the 2016-2019 period. More important, given our focus on destabilizing moves, is the fact that downward mobility, in which the destination has a poorer opportunity structure than the origin area, did not change appreciably over time for moves within the KCHA jurisdiction. For example, 7% of all moves by childless households between 2012 and 2015 were from moderate- to lower-opportunity areas, and 4% were from high- or very-high-opportunity places to low- or very-low-opportunity areas. These figures were, respectively, 9% and 5% in the 2012-2015 period, and 8% and 4% in the 2016-2019 period.

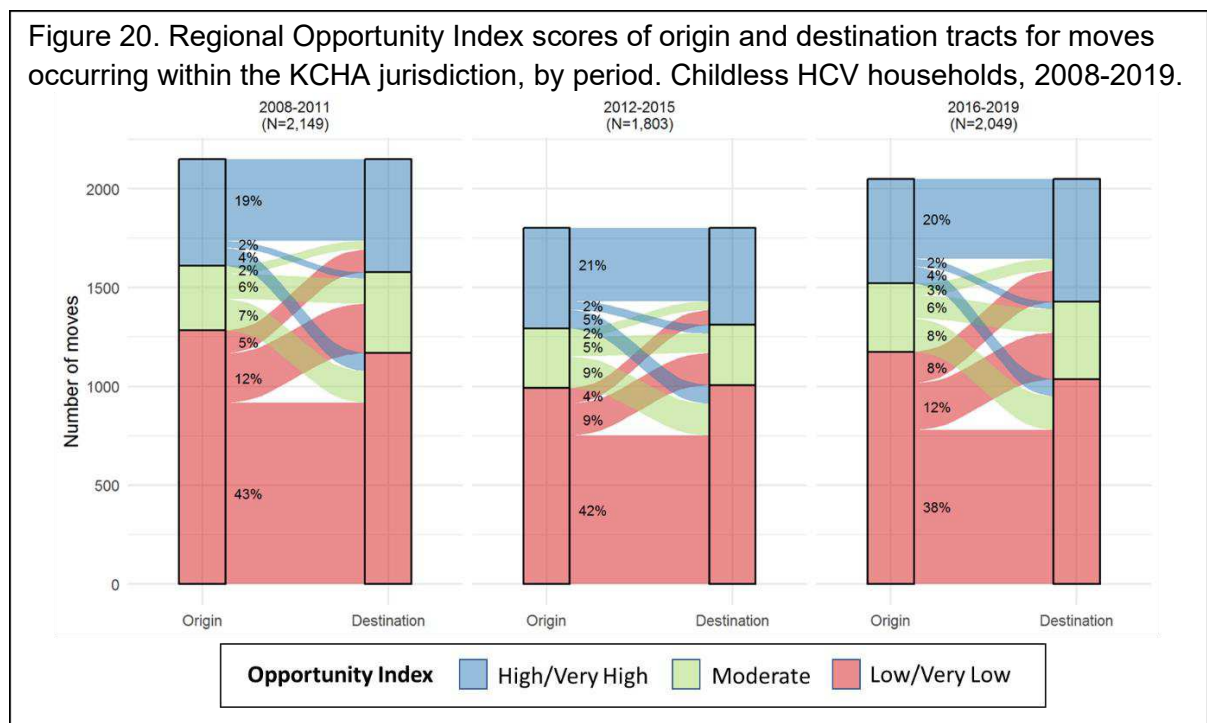
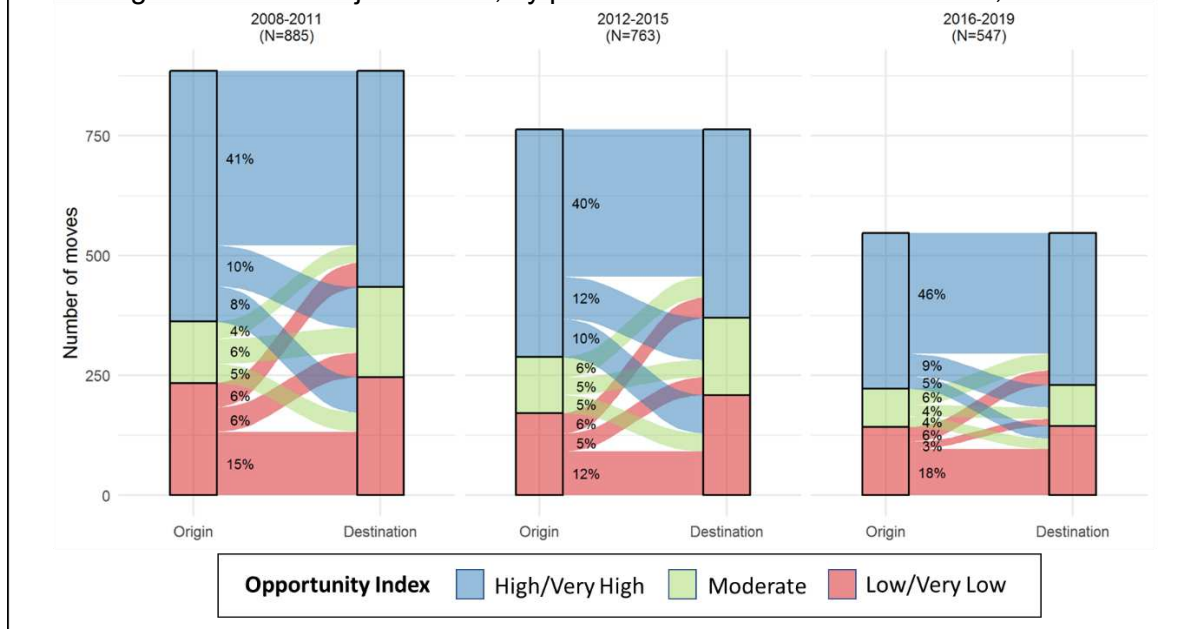


Figure 21. Regional Opportunity Index scores of origin and destination tracts for moves occurring within the SHA jurisdiction, by period. Childless HCV households, 2008-2019.

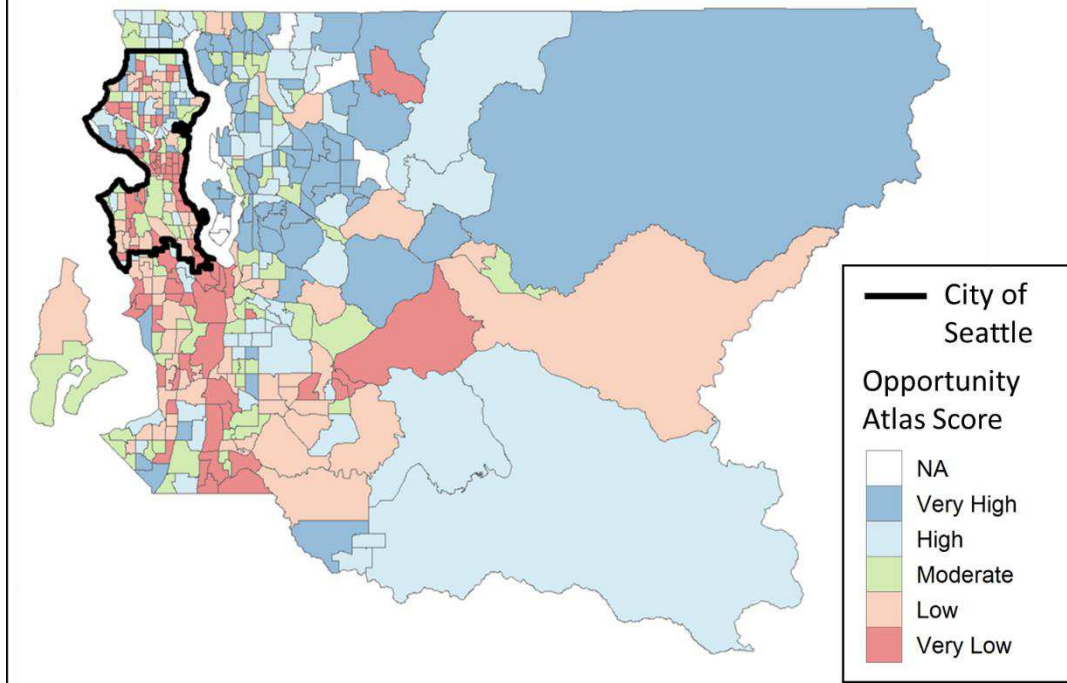


Patterns of downward mobility among childless households remaining in the SHA jurisdiction were also fairly stable over time, but also showed some potentially important reduction in the latest period. For example, about 5% of all moves within the SHA jurisdiction in both the 2008-2011 and the 2012-2015 periods were from moderate-opportunity neighborhoods to low- or very-low-opportunity neighborhoods, and this percentage dropped just slightly, to 4%, by the 2016-2019 period. More pronounced was the change in downward mobility out of higher-opportunity neighborhoods. In 2008-2011, about 10% of all moves were from higher-opportunity to moderate-opportunity neighborhoods and this rate increased slightly, to 12%, in the 2012-2015 period. In the 2016-2019 period, this type of downward mobility had declined to 9% of all moves by childless SHA households. In contrast, in 2016-2019, 46% of all moves for childless SHA households were from one high-opportunity neighborhood to another, up from 40% in 2012-2015 and 41% in 2008-2011. Thus, the overall decline in mobility among childless SHA households – from 885 moves in 2008-2011 to 547 moves in 2016-2019 – was accompanied by an increasing prevalence of lateral moves.

Moving to an area with a poorer opportunity structure among households with children

We now turn to a parallel analysis of neighborhood flows for families with children remaining in the same PHA jurisdiction. Given the focus on households with children, we shift to the use of a measure of neighborhood opportunity related to child outcomes. Specifically, in this segment we measure neighborhood opportunity structures using Opportunity Atlas (OA) scores produced through the collaboration of Opportunity Insights and the U.S. Census Bureau. Rather than measuring specific characteristics of neighborhoods, OA scores are reflective of the adult economic attainment of people who lived in the neighborhood as children.

Figure 22. Opportunity Atlas (OA) scores for census tracts in King County.



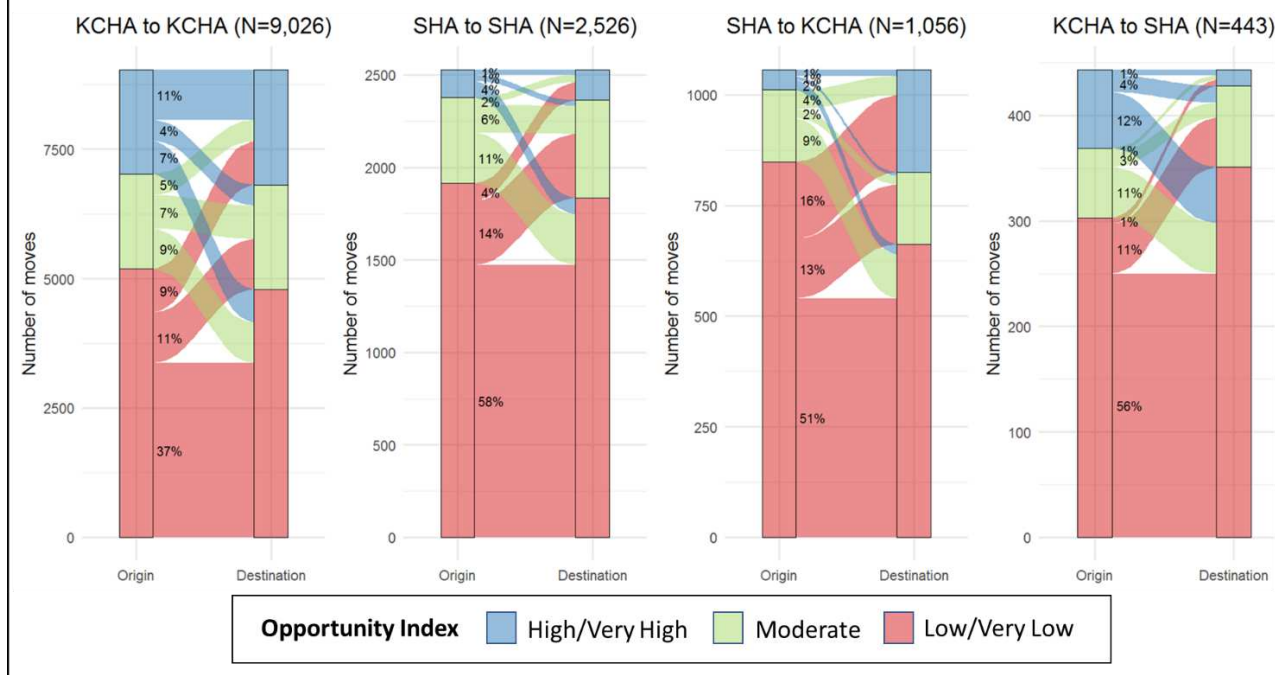
The spatial distribution of OA scores in King County are displayed in Figure 22. This map shows that high- and low-opportunity neighborhoods, as measured by the OA score, are widely distributed across the county. The southern half of the city of Seattle, for example, contains a mixture of high-, moderate, and low-opportunity neighborhoods. While there are more high- and very-high-opportunity neighborhoods in the northern half of the city, this area also contains many lower-opportunity neighborhoods. Similarly, in Kent, Renton, and other

communities south of Lake Washington, there are clusters of neighborhoods with low OA scores, but also a substantial number of neighborhoods with moderate and high OA scores. This relatively low spatial clustering of OA scores stands in sharp contrast to the spatial distribution of neighborhood opportunity as measured using the Regional Opportunity Index. For the OA scores, the most substantial spatial clustering is represented by groups of high- and very-high-opportunity neighborhoods in Kirkland, Bellevue, and other Eastside communities within the KCHA jurisdiction.

For the analysis of mobility between these types of neighborhoods, we again focus on three categories of OA scores, categorizing neighborhoods with OA scores below the 40th percentile of the distribution for all tracts in King County as having very low/low opportunity, those with OA scores between the 40th and 60th percentile as moderate-opportunity, and those with OA scores above the 60th percentile as providing high/very high opportunity. Sociodemographic characteristics of households with children making moves between these types of neighborhoods are presented in Appendix Tables A19 and A20.

Figure 23 summarizes origins and destinations of moves made by households with children within the KCHA jurisdiction, within the SHA jurisdiction, and between the two jurisdictions between 2008 and 2019. Of the 9,026 moves between neighborhoods within the KCHA jurisdiction, 57% originated in a tract rated as have low or very low opportunity and 22% originated in a high- or very-high opportunity. Once again, lateral mobility was the rule among mobile households with children. For example, 37% of KCHA moves by households with children were from one low-opportunity to another. Among those households with children moving to a different type of neighborhood within the KCHA jurisdiction, upward mobility was more common than downward mobility. About 11% of moves were from neighborhoods with low or very low opportunity scores to neighborhoods with a moderate level of opportunity, 9% were from the lowest opportunity category to the highest opportunity category, and 5% were from moderate- to higher-opportunity areas. Thus, in 25% of the moves within KCHA, the family moved to a neighborhood with a higher level of opportunity than found in their origin neighborhood. In contrast about 20% of all moves among KCHA households resulted in reduced opportunity exposure. About 4% of the moves originated in a high-opportunity neighborhood and ended in a moderate-opportunity area, 7% were from a high-opportunity to a low- or very-low-opportunity neighborhood, and 9% were from a moderate-opportunity neighborhood to a neighborhood with low opportunity.

Figure 23. Opportunity Atlas scores of origin and destination neighborhoods for mobile HCV households with children in SHA and KCHA jurisdictions, 2008-2019.



There were far fewer moves between neighborhoods within the SHA jurisdiction; families with children moved 2,526 times between 2008 and 2019. Among these moves, the vast majority – about 76% – originated in a low- or very-low-opportunity area, whereas only about 6% originated in a high- or very-high-opportunity area. More than half of all moves – 58% – were from one low-opportunity to another. However, the remaining residential moves resulted in a slight redistribution of these households towards higher-opportunity neighborhoods, with upward mobility (20% of all moves) slightly outweighing downward mobility (16% of moves). About 14% of moves were by families moving away from a lower-opportunity neighborhood to a moderate-opportunity neighborhood, and another 4% were moves from low-opportunity areas to areas rated as high- or very-high opportunity. About 2% of moves were from a moderate- to a high-opportunity neighborhood. The most common type of downward moves in the SHA jurisdiction were those in which the family with children moved from a moderate-opportunity neighborhood to a low- or very-low-opportunity neighborhood. Such moves accounted for 11% of all moves. Moves from high-opportunity areas to low-opportunity areas were 4% of all moves, more common than moves from high-opportunity to moderate-opportunity neighborhoods (1% of moves).

In contrast to dynamics among families without children, mobility from the SHA jurisdiction to the KCHA jurisdiction has been associated with increased exposure to high-opportunity neighborhoods for families with children. While still far less common than lateral residential moves to a similar type of neighborhood, about 16% of all moves from SHA to KCHA for families with children are from a low-opportunity neighborhood to a high/very-high neighborhood, and 13% are from neighborhoods with low/very-low opportunity to neighborhoods with moderate opportunity. Another 4% of moves are from a moderate-opportunity SHA neighborhood to a high/very-high-opportunity neighborhood. In contrast, 9% of families relocating from SHA to KCHA move from a moderate-opportunity area to a low-opportunity area, and a total of only about 3% originate in a high-opportunity area and end up in either a low- or moderate-opportunity neighborhood.

Moves of families with children from KCHA to SHA (N=443) were less common than moves from SHA to KCHA (N=1,056) but were generally more likely to result in a reduced exposure to neighborhood opportunity. About 16% of the moves from KCHA to SHA resulted in movement to a neighborhood destination with an opportunity score higher than that in the neighborhood of origin, and the majority of these (11%) involved the movement of the household from a low-opportunity neighborhood to a moderate-opportunity neighborhood. In

contrast, 27% of moves from KCHA to SHA involved downward mobility. About 12% of moves of families with children from KCHA to SHA were moves from high-opportunity areas to low-opportunity neighborhoods and another 4% were from high-opportunity to moderate-opportunity areas. Another 11% of these KCHA-to-SHA moves among households with children were from moderate-opportunity to low-opportunity neighborhoods.

Figures 24 and 25 present temporal trends in mobility flows between neighborhood types for households with children. Again, we focus on moves between neighborhoods within the KCHA jurisdiction (Figure 24) and moves within the SHA jurisdiction (Figure 25). We capture trends by comparing flows across three time periods: 2008-2011, 2012-2015, and 2016-2019.

Figure 24. Opportunity Atlas scores of origin and destination neighborhoods for moves occurring within the KCHA jurisdiction, HCV households with children, 2008-2019.

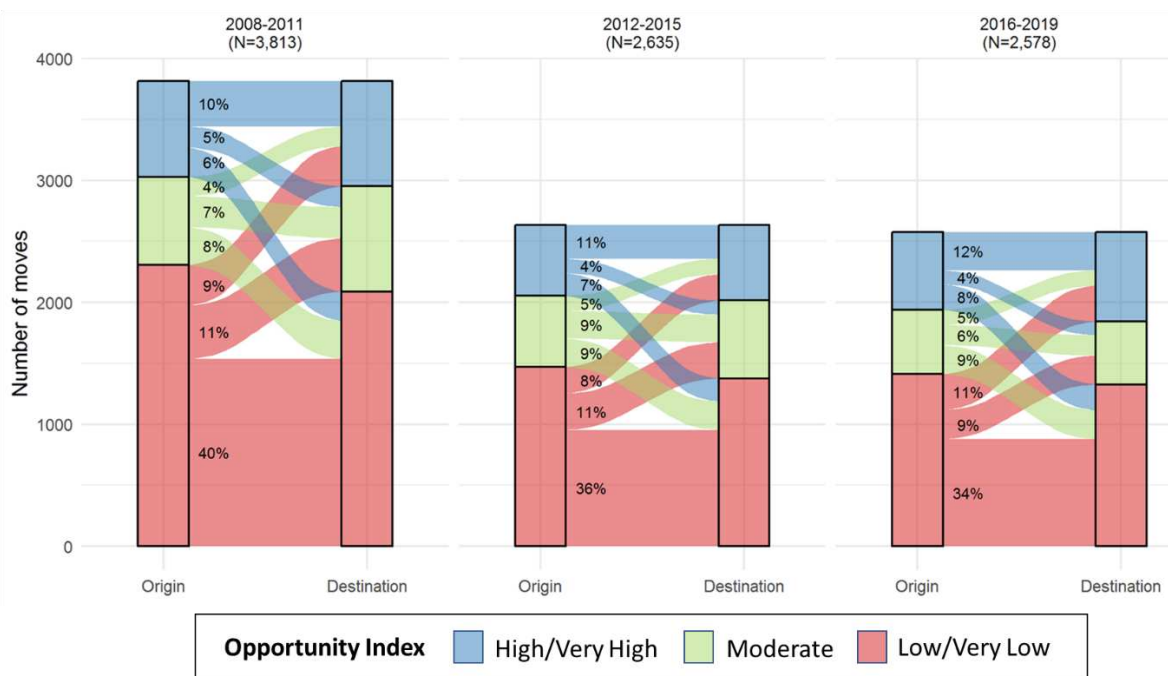


Figure 25. Opportunity Atlas scores of origin and destination neighborhoods for moves occurring within the SHA jurisdiction, HCV households with children, 2008-2019.

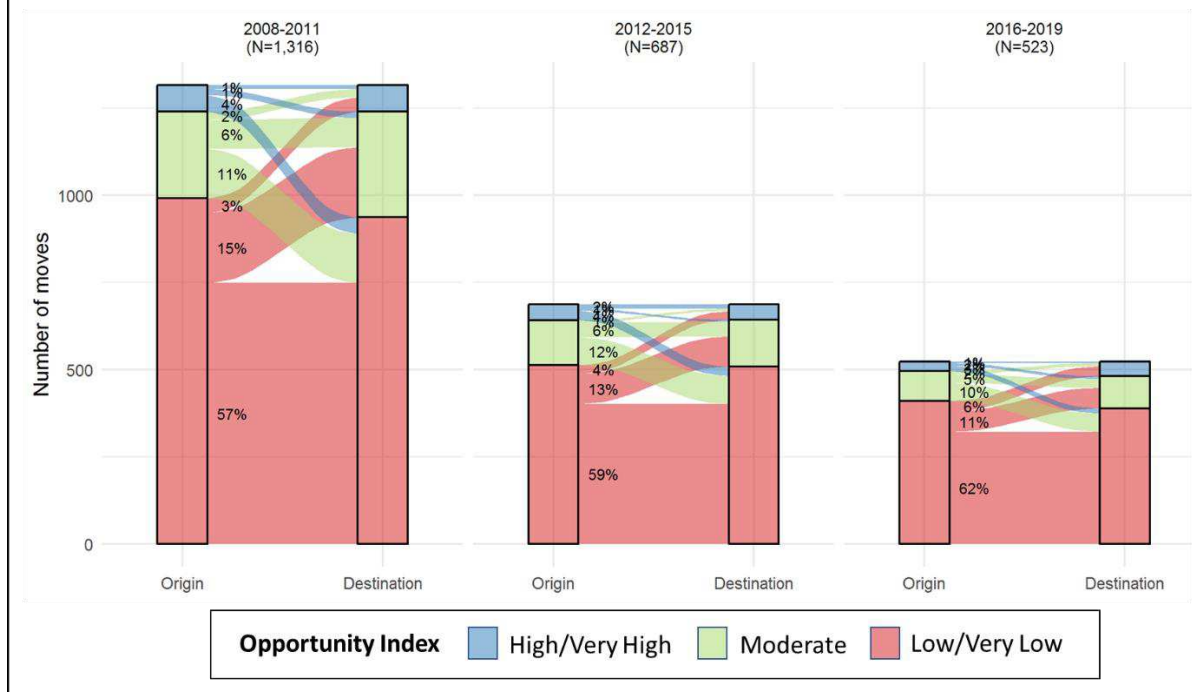


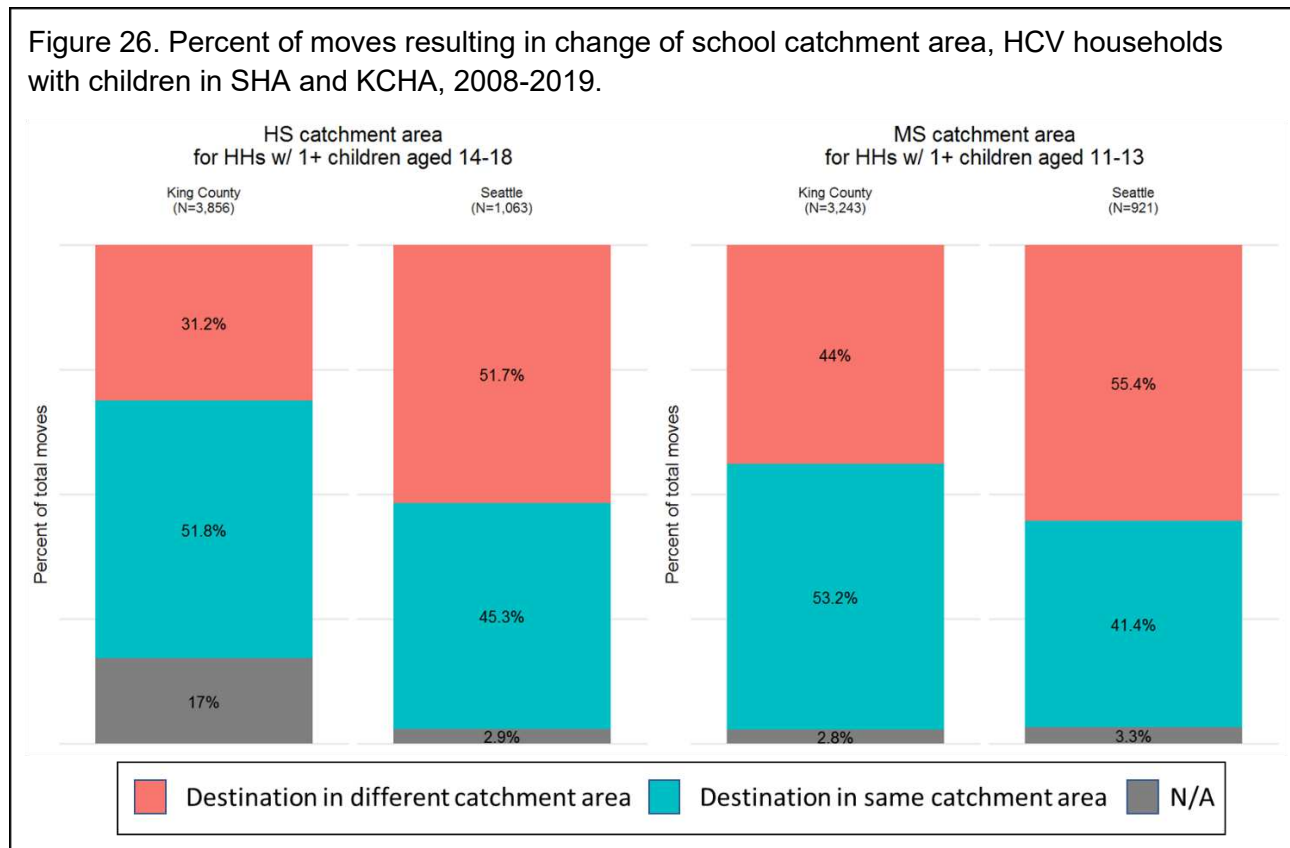
Figure 24 shows that the number of moves carried out by households with children dropped sharply over time. Between 2008 and 2011, there were 3,813 moves by such households, compared to 2,635 in 2012-2015, and 2,578 in 2016-2019. Yet, patterns of downward mobility were quite similar across the three periods. About 5% of all moves carried out by families with children within KCHA between 2008 and 2011 were from high-opportunity to moderate-opportunity neighborhoods. This is just a single percentage point higher than in each of the subsequent periods. Similarly, 6% of moves in 2008-2011 were from high-opportunity to low-opportunity neighborhoods, increasing slightly to 7% in 2012-2015 and 8% in 2016-2019. Patterns of upward mobility within KCHA were also remarkably similar over time. In each time period, 24-25% of moves were to neighborhood destinations with opportunity scores higher than the origin neighborhood, 3 to 4 percentage points higher than the overall rate of downward mobility.

For households with children remaining in the SHA jurisdiction (Figure 25), levels of mobility have declined more dramatically over time, with almost twice as many moves in the 2008-2011 than in the 2012-2015 period, and 2.5 as many moves as in 2016-2019. Despite the decline in mobility volume, patterns of upward and downward mobility have changed very little over time. In each of the three time periods, between 18% and 20% of all moves were into a neighborhood with a higher level of opportunity, with moves from low-opportunity neighborhoods to moderate-opportunity neighborhoods the most common. Patterns of downward mobility were also quite similar across time. In 2008-2011, 11% of moves were from moderate- to low-opportunity neighborhoods, compared to 12% in 2012-2015 and 10% in 2016-2019. Moreover, between 5% and 6% of moves were from high-opportunity to a moderate- or low-opportunity neighborhood.

Moving to a different school catchment area

While some moves are likely motivated by the attempt to access better educational resources, available evidence suggests that the very process of changing schools can be socially and educationally disruptive for children, increasing the risk of negative outcomes, including dropping out (Gasper et al. 2012). While we do not have access to information about changes in school enrollment for individual students, we are able to assess whether moves carried out by households with children take the household to a different school catchment area, presumably precipitating a change in schools.

Figure 26 reports the relative number of moves that involve a change in school catchment area for HCV voucher households between 2008 and 2019. For this figure we include only moves within the same PHA jurisdiction; we do not include moves associated with port-out. We focus on two sets of catchment areas – those defining attendance boundaries for high schools and those defining attendance boundaries for middle schools. Finally, we limit the analysis to moves by households with children within the age category likely to be affected by the change of catchment area. That is, we focus on moves by households with high-school-aged children (age 14-18) in the analysis of changes in high school catchment areas, and moves made by households with middle-school-aged children (age 11-13) in examining moves between middle school catchment areas.



The results show that 31.2% of the moves by households with high-school-aged children in the KCHA jurisdiction involved a move to a different high school catchment area while 51.8% of moves are within the same high school attendance zone. Among moves made by households with younger adolescents in the KCHA jurisdiction, 44% crossed school attendance boundaries and 53.2% involved a move within the same middle-school-catchment area.⁴ In contrast, more than half of moves by households with middle- or high-school-aged children within the SHA jurisdiction involved a potential change in schools; 51.7% of moves for households with high-school children and 55.4% of moves by households with middle-school children were to a different school catchment zone. The trend lines in Appendix Figure A5 indicate some increase from 2008 to 2019 in the tendency for HCV households to change school catchment zones when they move.

Part of the difference in mobility dynamics between jurisdictions may be due to differences in relative geographic size of catchment areas in the two areas. With denser population concentrations, school catchment areas are smaller in Seattle than in the remainder of King County. This means that a move of any distance is more likely to cross a school attendance boundary in Seattle than in King County. Nevertheless, these differences suggest that the challenges associated with changing schools may be a more common problem for mobile households served by SHA than for those served by KCHA.

⁴ N/A in Figure 26 refers to moves that originated outside of a defined school catchment area.

Seasonality of disruptive moves

Existing research suggests that residential mobility tends to be higher in some seasons than in others, typically peaking in spring and summer months (Ngai and Tenreyro 2014; Tucker et al 1995). More importantly, the impact of various types of moves may vary depending on when in the year it occurs. For example, moving to a lower-opportunity neighborhood with fewer resources may be particularly difficult in the winter if reliance on neighborhood-based resources may be greatest, and changes in school catchment areas that occur during the school year are likely to be particularly disruptive for children.

Figures 27-30 present variations in the relative frequency of various types of disruptive moves across months of the year. Here we pool together all moves occurring in the SHA and KCHA jurisdictions, focusing on moves with origins and destinations within the same jurisdiction. We also pool moves across all years from 2008 to 2019. We present the percentage of all moves of a particular type that occurred in each month of the year.

Figure 27 shows a moderate level of seasonality for moves that are part of a string of multiple recent moves. Moves that represent the second (or more) move in the preceding twelve months and moves that are the third (or more) move in the preceding twenty-four months are most likely to occur in spring and summer. For example, 9.5% of all moves that are the second in one year, and 9.3% of those that are the third in two years, occur in May. In contrast about 8% of both kinds of moves happen in December. These patterns align fairly well with the seasonality of mobility in general, but may be slightly more modest than would be expected given the strong tendency for American households to carry out moves during warmer and drier months. The fact that multiple moves are not *more* seasonally clustered suggests that these multiple moves may be beyond the volition of voucher households.

Figure 28 shows a similar patterns for downward mobility into neighborhoods with lower opportunity scores for families without

Figure 27. Seasonality of multiple recent moves, SHA and KCHA, 2008-2019.

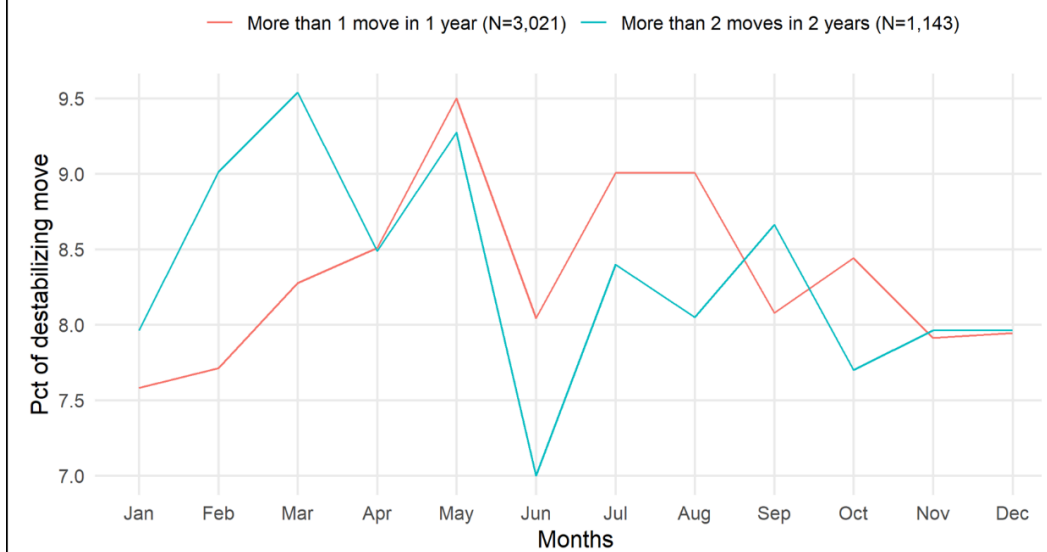
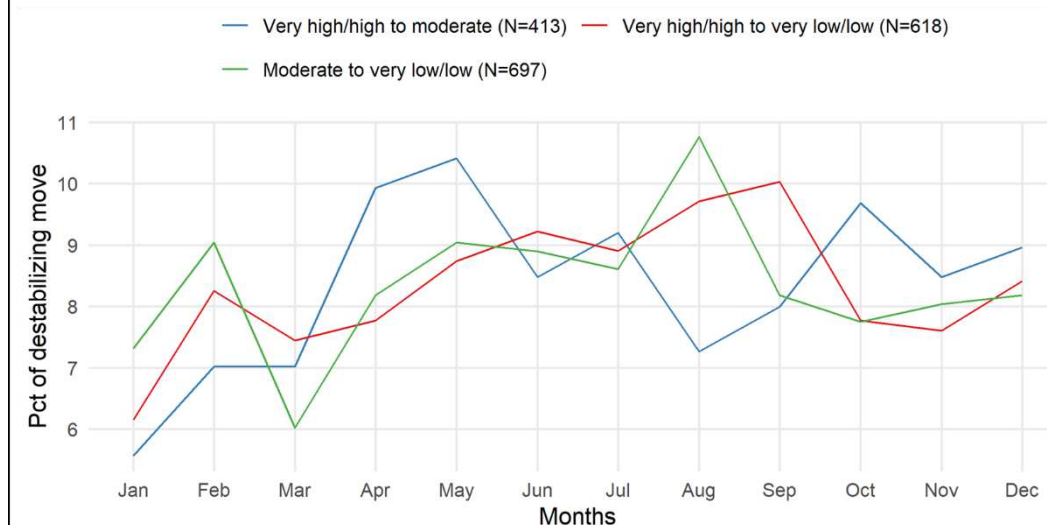


Figure 28. Seasonality of downward neighborhood-opportunity mobility for households without children, SHA and KCHA, 2008-2019.



children. Downward moves are least common in December and January, and most common in late-spring and summer months, but the overall level of seasonality is quite modest.

Downward residential moves are slightly more seasonally clustered for families with children. As shown in Figure 29, rates of mobility from higher- to lower-opportunity areas among households with children are relatively low in winter months and increase through the spring and fall. Interestingly, moves from moderate-opportunity neighborhoods to low-opportunity areas among households with children tend to be most common in October, near the beginning of the school year. The correspondence of these events – moving, transitioning to a low-opportunity neighborhood, and starting school – is likely to be particularly stressful for children in these families.

This stress may be compounded for children that may be forced to change schools as a result of residential mobility. As shown in Figure 30, moves that involve a relocation to a different school catchment area are least likely to occur in the middle of the school year, in January and February, and most common at the beginning of the school year in September. This suggests that families are often able to time moves to a new school area so as to minimize disruption for their kids. At the same time, moves to different catchment areas are fairly common in the later half of the school year. For example, 10% of all moves by high-school-aged kids to a different catchment area happen in April. To the extent that they necessitate an immediate change in schools, these moves are likely to generate considerable educational disruption.

Figure 29. Seasonality of downward neighborhood-opportunity mobility for households with children, SHA and KCHA, 2008-2019.

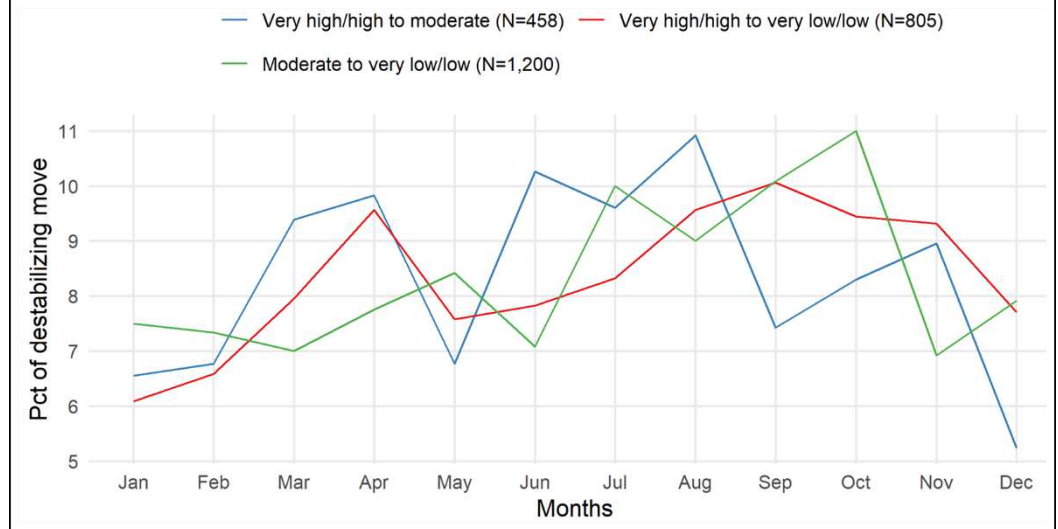
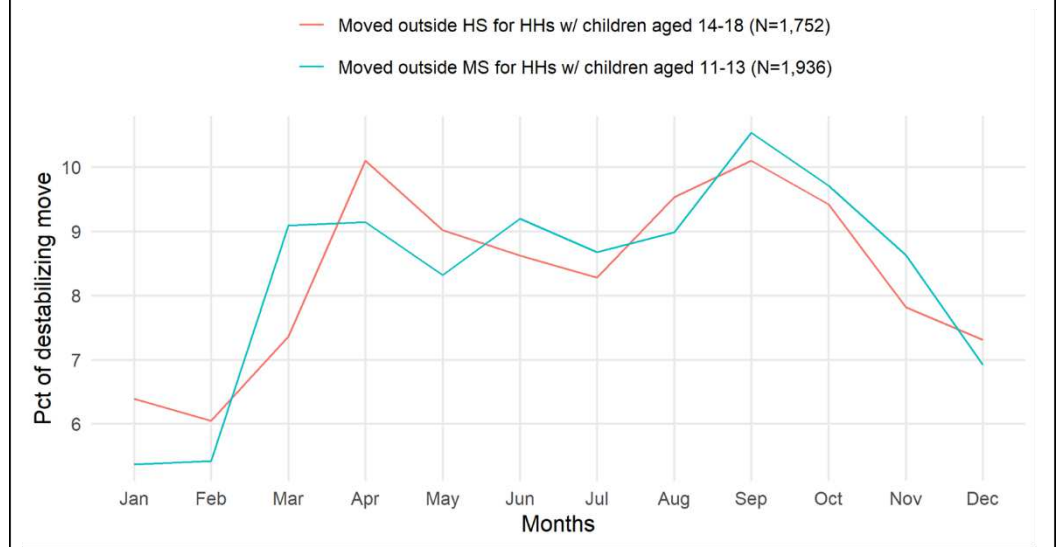


Figure 30. Seasonality of mobility to a different school catchment area, SHA and KCHA, 2008-2019.

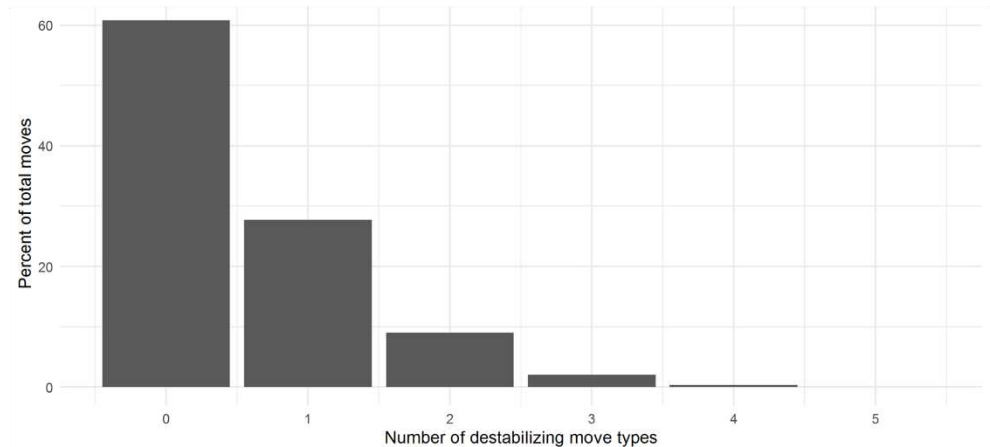


Correspondence of multiple disruptive moves

As argued earlier, prevailing research indicates that each type of move examined above has potentially detrimental impacts on the well-being of families and children. These deleterious impacts may be compounded by the coincidence of multiple mobility-related disruptions. For example, the impact of moving to a lower-opportunity neighborhood may be exacerbated if that move is one of multiple moves occurring in the recent past or forces a child to switch to a different school.

Accordingly, Figure 31 presents an analysis of the relative number of disruptions represented by moves undertaken by HCV households. Here we summarize information on five different types of disruptions that could characterize each move: 1) second (or more) move in preceding 12 months; 2) third (or more) move in the preceding 24 months; 3) relocation to different high school catchment area with a high-school-aged child; 4) move to a different middle school catchment area with a middle-school-aged child; and 5) downward opportunity mobility with entry into a neighborhood destination with an opportunity structure poorer than that in the origin neighborhood.⁵ Theoretically, all five of these disruptions could occur with any single move.

Figure 31. Number of disruptions in moves by HCV households in SHA and KCHA, 2008-2019. (N of moves = 22,359)



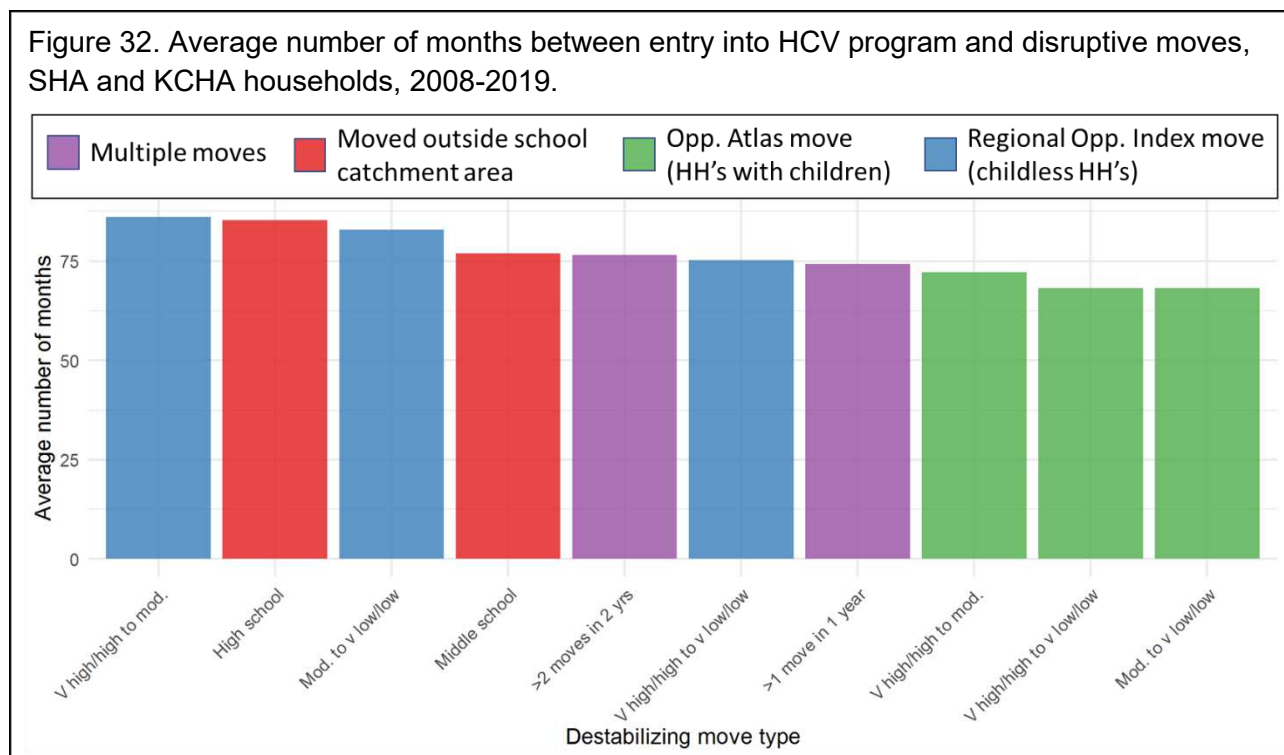
The analysis shows that just over 60% of all moves undertaken by HCV households between 2008 and 2019 were associated with no major disruption, at least as defined here. That is, in the majority of moves, the household is not making one of multiple moves over a short period of time, is not moving an adolescent child to a different school attendance area, and is not entering a neighborhood with appreciably lower opportunity than in the neighborhood of origin. About 28% of the moves undertaken by HCV households were characterized by a single potential disruption. Only 11% of all moves were associated with multiple types of potential disruption and for most of these – 9% – the move was characterized by a pair of disruptions. Less than one percent of all moves produced all five types of disruption and only about 2% were characterized by more than two disruptions. In sum, while moves characterized by multiple different types of disruption are likely to be particularly consequential for the well-being of families and individuals, these types of moves are relatively rare for HCV households in SHA and KCHA.

Timing of disruptive moves relative to program entry and exit

Given their potential effects on individual and family wellbeing, it is important to understand how these moves fit into the lifecycle of HCV program participation. In Figure 32 we present an analysis of the timing of various types of disruptive moves relative to entry into the HCV program. Specifically, we examine the month and year of each type of disruptive move and compare it to the month and year of the household's first receipt of assistance through the HCV program. Again, we combine all disruptive moves occurring with SHA or KCHA

⁵ Downward opportunity mobility is defined as moving from a high/very-high opportunity neighborhood to either a moderate- or low/very-low-opportunity neighborhood, or moving from a moderate-opportunity neighborhood to a low/very-low-opportunity neighborhood. For families without children, opportunity levels for origin and destination neighborhoods are based on percentile rank for the Regional Opportunity Index (see Figure 18). For households with children, neighborhood opportunity levels are based on scores for the Opportunity Atlas Index (see Figure 22).

between 2008 and 2019, and we exclude moves associated with entry into the HCV program or porting to a different jurisdiction.



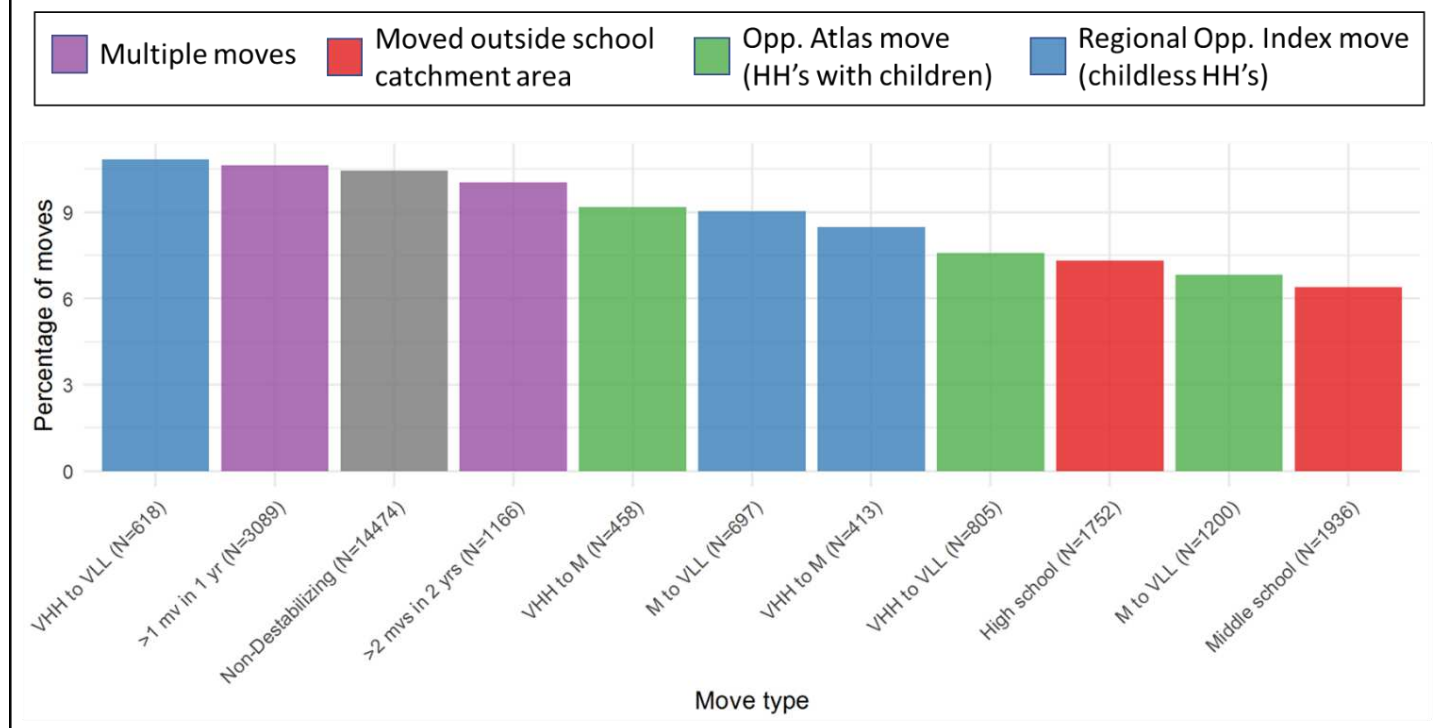
The figure shows that the disruptive moves that tend to happen in closest temporal proximity to program entry are downward opportunity moves for households with children. On average, when these households move to a neighborhood with a low or very low opportunity score, from either a moderate-opportunity neighborhood or a higher-opportunity neighborhood, they do so an average of just under six years (69 months) after program entry. Similarly, moves by households with children move from high-opportunity neighborhoods to moderate-opportunity areas do so an average of 72 months after first receiving HCV assistance. At the other end of the spectrum are moves from higher-opportunity to moderate-opportunity neighborhoods among households without children which occur, on average, about 7 years and 2 months after program entry. Moving a high-school-aged child to a different high school catchment area has a similar average timing, while moving a middle-school-aged child to a different middle school attendance zone tends to happen slightly sooner – an average of about 75 months after program entry. When it occurs, making a second move within a twelve-month period happens, on average, 74 months after entry into the HCV program, while making a third move over a 24-month period tends to occur slightly later.

Timing of disruptive moves relative to program exit

Figure 33 presents an analysis designed to assess the link between various types of disruptive moves and exit from the voucher program. Specifically, we examine the percentage of different types of moves that are followed by a program exit within 24 months after the move. For example, the figure shows that about 10.5% of all non-disruptive moves – that is, moves that are not one in a recent series of moves, involve movement to a lower-opportunity area, or take a family with children to a different catchment area – are followed by exit from the program over the subsequent two years. In other words, in almost 90% of all non-disruptive, the household remains in the voucher program for at least two years following the move. Somewhat surprisingly, in comparison to non-disruptive moves, most types of disruptive moves were associated with slightly *lower* rates of subsequent exit from the program. Among households with children, for example, just over 9% that move from a high- to a moderate-opportunity area, 7.6% of those that move from a high- to a low-opportunity neighborhood, and 6.8% of those that move from a moderate- to a low-opportunity neighborhood leave the voucher program in the following two years. Similarly, among families without children, short-term program exit

follows about 9% of moves from a moderate- to a low-opportunity neighborhood, and 8.5% of moves from high- to moderate-opportunity neighborhoods. Moves by households with children to a different school catchment area are especially unlikely to be followed by program exit; only 7.3% of families moving to a different high-school catchment area, and 6.4% of families changing middle-school catchment areas leave the voucher program within two years after the move. Only two extreme types of disruptive moves – those that are one of multiple moves within a one-year period and moves by childless families from high- to low-opportunity areas – are associated with a higher frequency of program exit than are non-disruptive moves.

Figure 33. Percent of moves followed by exit from voucher program within 24 months, SHA and KCHA households, 2008-2019.



Again, these differences are slight and reflect only the raw association between mobility and subsequent program exit. It very well could be the case that part of the relative longevity of households in the voucher program following some types of moves reflect the effects of household- and individual-level factors associated with those types of moves.

Characteristics associated with the likelihood of various types of destabilizing moves

For the final part of the analysis of disruptive or destabilizing moves, we present a set of regression models that predict each type of destabilizing move as a function of sociodemographic characteristics of HCV households. These regression results are presented in Appendix Tables A21 through A26. In all of these analyses we build the regression models sequentially, starting with models with predictors related to household composition and then adding, in groups, variables related race-ethnicity, unit characteristics, household resources, and other demographic and neighborhood-level characteristics. All results are presented in odds ratios, so coefficients below 1 indicate that the variable tends to reduce the likelihood of the outcome of interest and coefficients greater than 1 indicate an increased likelihood associated with the variable. In our discussion of results, we focus our description on the general pattern of the effects of these variable groups across the various types of disruptive moves.

Household composition appears to have modest effects on most types of disruptive moves. Households with two or more children are slightly less likely than households without children to move more than once in a

twelve-month period, but this effect emerges only after controlling for all other variables (Appendix Table A21). After accounting for differences related to race/ethnicity and unit size, households with two or more children are substantially – and statistically significantly – less likely than are households with one child to move to a different middle-school or high-school catchment area (Appendix Tables A25 and A26). However, household composition has no appreciable effect on the likelihood of moving to a lower-opportunity neighborhood once the effects of other variables are controlled (Appendix Tables A23 and A24).

Net of the effects of household composition and other factors, patterns of mobility between neighborhoods with different opportunity structures is significantly associated with the type of unit a household occupies. Among households with children, those residing in 2-, 3- and 4-bedroom units are all more likely than are those occupying 1-bedroom units to move to a moderate-opportunity than a low-opportunity area, as defined by the Opportunity Atlas scores (Appendix Table A24), and this effect persists even after controlling for the composition of the household and other destination drivers. This effect stands in contrast to the effects of unit size for households without children, for whom neighborhood opportunity is measured using the Regional Opportunity Index. Among these childless households, the likelihood of moving to a high-opportunity neighborhood versus a low-opportunity neighborhood is lower for households living in 2- and 3-bedroom units than for those in 1-bedroom units (Appendix Table A23). This effect, which persists with all other controls, likely reflects the relative distribution of affordable larger units in high- and low-opportunity neighborhoods across the region.

Household income appears to have no effect, net of other household characteristics, on mobility between neighborhoods with different levels of opportunity (Appendix Table A23 and A24), or exit from the school catchment area (Appendix Tables A25 and A26), but does appear to influence the occurrence of multiple moves over short periods. Households with any level of income are about 1.3 to 1.6 times as likely as those with no income to make two or more moves in a twelve-month period (Appendix Table A21), and 1.5 times more likely to make three or more moves over a two-year period (Appendix Table A22). These differences across income groups persist even after controlling for other household characteristics and opportunity level in the origin neighborhood.

Racial/ethnic difference in mobility outcomes are more pronounced and apparent across a large number of outcomes. Even after controlling for household composition, income, neighborhood conditions, and all other available characteristics, the odds of moving with a middle-school child out of the middle-school catchment area are about 29.7% ($1 - .703 = .297$) lower for white households than for Black households (Appendix Table A26). Other group differences on this outcome are not statistically significant. Racial differences in the likelihood of moving with a high-school-aged child to a different attendance zone are even more pronounced. All else being equal, the odds of moving to a different high school catchment area are only about 60% as high for white-headed households as for Black-headed households (Appendix Table A25). Moving to a different catchment area also appears to be somewhat less common among Asian households than among Black-headed households, but this contrast is smaller than the Black-white difference and is only marginally statistically significant under some model specifications.

The odds of entering a high-opportunity neighborhood rather than a low-opportunity neighborhood are about 2.5 times greater for mobile white families without children than for mobile Black families without children (Appendix Table A23). These odds of entering a high-opportunity area are also about twice as high for Latinx households without children than for Black households without children. Among mobile families with children, the odds of moving to a high-opportunity neighborhood instead of a low-opportunity neighborhood are about 74% higher for white-led households than for households with a Black householder, all else equal. These racial differences persist and, in fact, becomes stronger, with controls for other household characteristics and the opportunity level of the neighborhood of origin (Appendix Table A24). These racial variations in the likelihood of disruptive moves point to the continuation of substantial stratification in residential opportunity structures and housing processes (Krysan and Crowder 2017).

Perhaps the most important predictor of potentially disruptive or advantageous moves are the residential origins of households. For example, as shown in Appendix Table A24, the odds of moving to a moderate-

opportunity neighborhood are 2.25 times higher for a household with children starting out in a moderate-opportunity neighborhood than a for a comparable household originating in a low-opportunity neighborhood. Similarly, in comparison to households with children starting out in low-opportunity neighborhoods, the odds of moving to a high-opportunity neighborhood are almost twice as high for households with children originating in moderate-opportunity neighborhoods, and over five times higher for households with children originating in high-opportunity areas. The impacts of origin neighborhood are even more dramatic for households without children. According to the results in Appendix Table A23, the odds of moving to a high-opportunity neighborhood are 2.6 times higher for childless households originating in a moderate-opportunity neighborhood than for those starting out in a low-opportunity area, and the odds are 13.9 times higher for those originating in a high-opportunity neighborhood. Thus, there is considerable persistence in residential exposures, with a strong association between origin and destination conditions among households who move, and these origin effects remain strong even after controlling for a wide range of individual-level and household characteristics that shape mobility outcomes. In other words, the tendency for households to move laterally, from one disadvantaged neighborhood to another, or from one high-opportunity neighborhood to another, cannot be attributed to observable characteristics of households starting out in different types of places.

Conclusions

This report provides a broad picture of the residential mobility experiences of households receiving voucher-based assistance from public housing authorities in Seattle and King County. The data developed for this project are extensive, drawing on administrative records for more than two million monthly observations of more than thirty thousand unique households. Data from multiple sources have been cleaned and deduplicated to provide a reliable source of rich, longitudinal data on the characteristics and mobility experiences of voucher recipients and their households between 2008 and 2019. It is important to note that these data exclude residential moves associated with entry into the program and between periods of voucher use. The data may miss significant residential instability as households attempt to identify units that will allow them to use their housing vouchers. As a result, the results presented here likely provide conservative estimates of the residential disruptions experienced by households served by SHA and KCHA voucher programs.

Nevertheless, these data point to some clear patterns and trends in patterns of mobility among voucher holders. The overall number of moves for households within both SHA and KCHA has declined markedly since 2008, corresponding with a continued decline in mobility for the U.S. population in general. The decline in mobility has been especially strong among households in SHA, but in both jurisdictions, the likelihood of moving remains stratified across a host of individual- and household-level factors. In both SHA and KCHA, rates of mobility tend to be highest for households with children and for households with at least one work-able adult, but at least in SHA these households have also shown the most dramatic declines in rates of mobility since 2008. Among households using vouchers through KCHA, mobility is highest for households headed by a Black or mixed-race individual and tend to be lowest for households renting one-bedroom units.

Perhaps more importantly, the results of the analysis highlight clear lines of stratification in types of moves that are potentially disruptive to voucher users and their families – moving to a lower-opportunity area, switching children to a different school area, or making multiple moves over a short period of time. These kinds of moves are relatively rare for families in both KCHA and SHA but, according to existing evidence, may stifle education, reduce economic mobility, and undermine health.

The results of this analysis indicate that, in comparison to households with multiple children, households with no children are more likely to move multiple times over a short period of time, and families with a single child are more likely to move to a different school catchment area. These differences, which hold even after controlling for the effects of unit size and other mobility predictors, likely reflect the fact that smaller families tend to develop fewer social and logistical ties that bind them to places and schools.

However, these effects of household composition pale in comparison to racial stratification in mobility outcomes. In comparison to households headed by white and Asian voucher holders, Black householders are substantially more likely to move multiple times over a short period of time, and more likely to make moves that

take their children to a different school catchment zone. Moreover, Black householders are substantially more likely than white and Asian households to experience downward residential mobility – moving into neighborhoods with relatively few opportunities for socioeconomic advancement and well-being. These racial differences in mobility outcomes remain large and statistically significant even after controlling for economic resources, household composition, unit size, and a wide range of other mobility determinants, and highlight the dire need to address discriminatory treatment by landlords and other factors that limit residential opportunities for many families of color.

The effects of race and other household characteristics may justify the development of services and interventions to increase residential stability for voucher users who are particularly susceptible to a variety of disruptive moves. But the results of the analysis also point to the potential importance of general strategies to establish initial residential placements that positively shape subsequent mobility experiences. The results of the analysis show remarkable persistence of residential location across time; the vast majority of householders move infrequently, and when they do move, they tend to relocate to neighborhoods that are quite similar to those they left. Largely regardless of their individual and family characteristics, households that start out in low-opportunity neighborhoods are very likely to move to another low-opportunity area, and those that originate in a higher-opportunity area are more likely to end up in another higher-opportunity area when they move. These patterns likely reflect the social dynamics of mobility (Crowder and Krysan 2016; Krysan and Crowder 2017). Residential location has important impacts on social networks and daily activities that shape information about, and perceptions of, residential opportunities. As a result, households starting out in lower-opportunity neighborhoods are likely to develop knowledge of residential options that is heavily slanted towards opportunities in similar neighborhood environments. Thus, as the results of our analysis suggest, once a family resides in a relatively disadvantaged neighborhood, it is exceedingly unlikely that they will move to a higher-opportunity area. In this sense, a focus on efforts to enhance opportunities to gain access to higher-opportunity areas at lease-up is likely to be impactful in establishing mobility trajectories that help to ensure well-being and upward educational and economic mobility for families using vouchers.

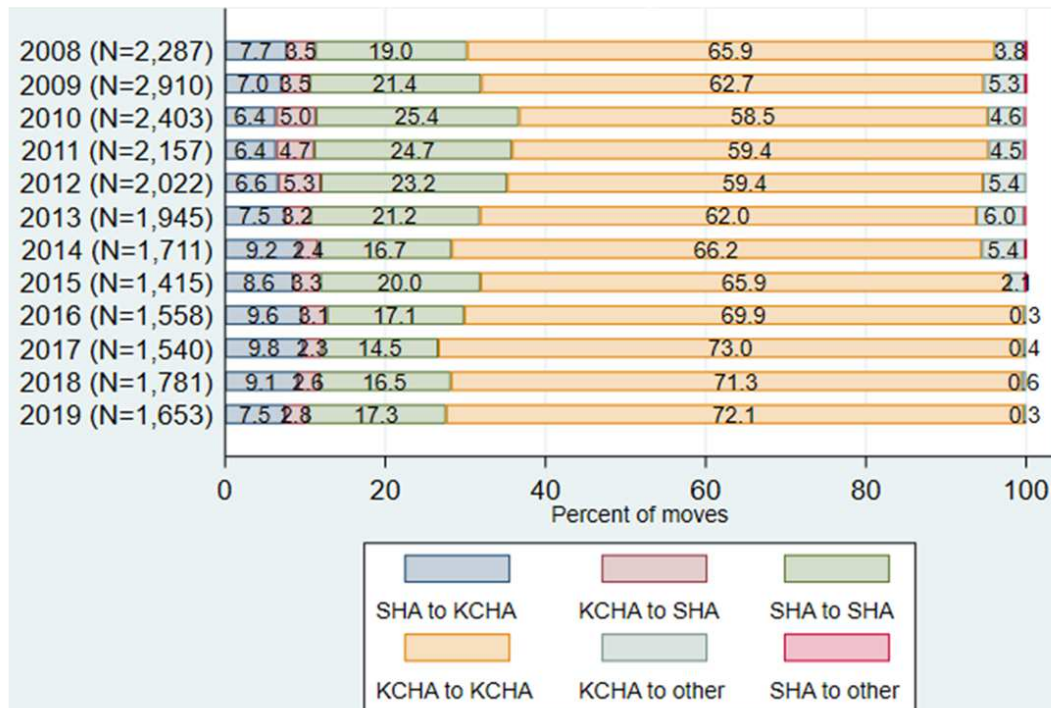
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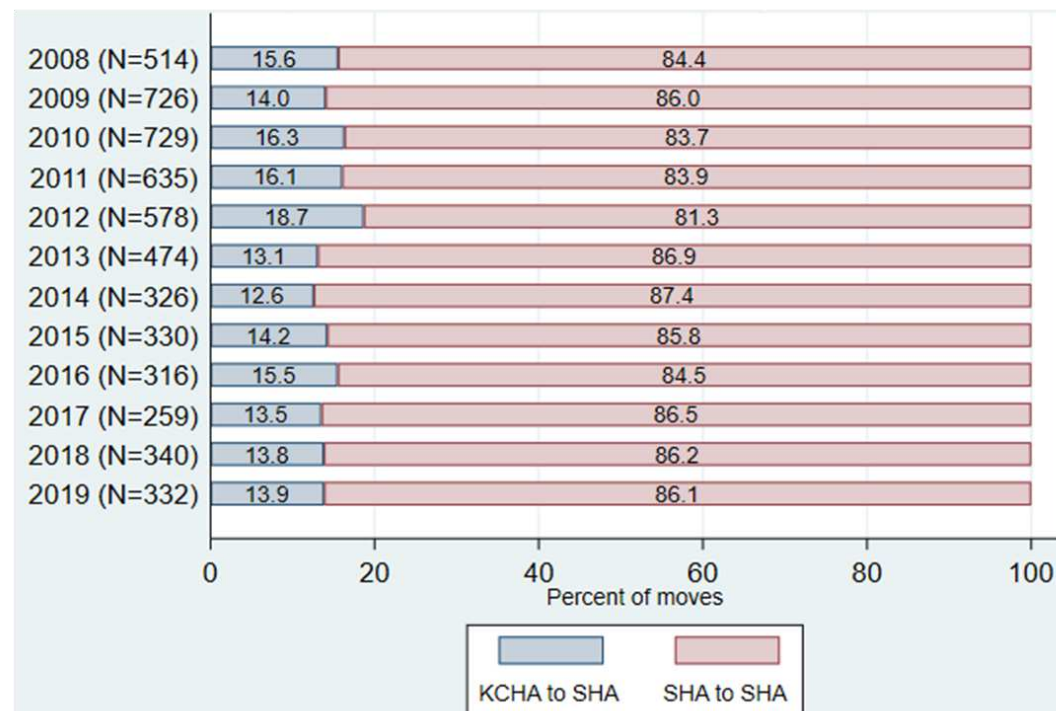
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APPENDIX

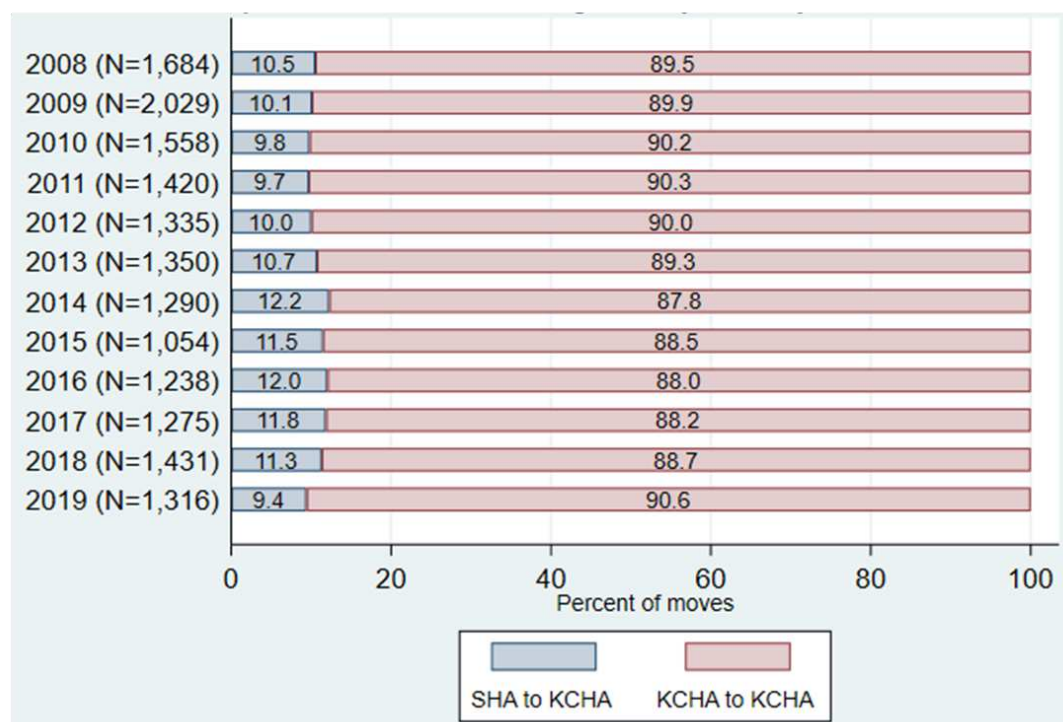
Appendix Figure A1. Types of moves by HCV households, by year, 2008-2019.



Appendix Figure A2. Types of moves by HCV households moving to areas in SHA jurisdiction, by year, 2008-2019.



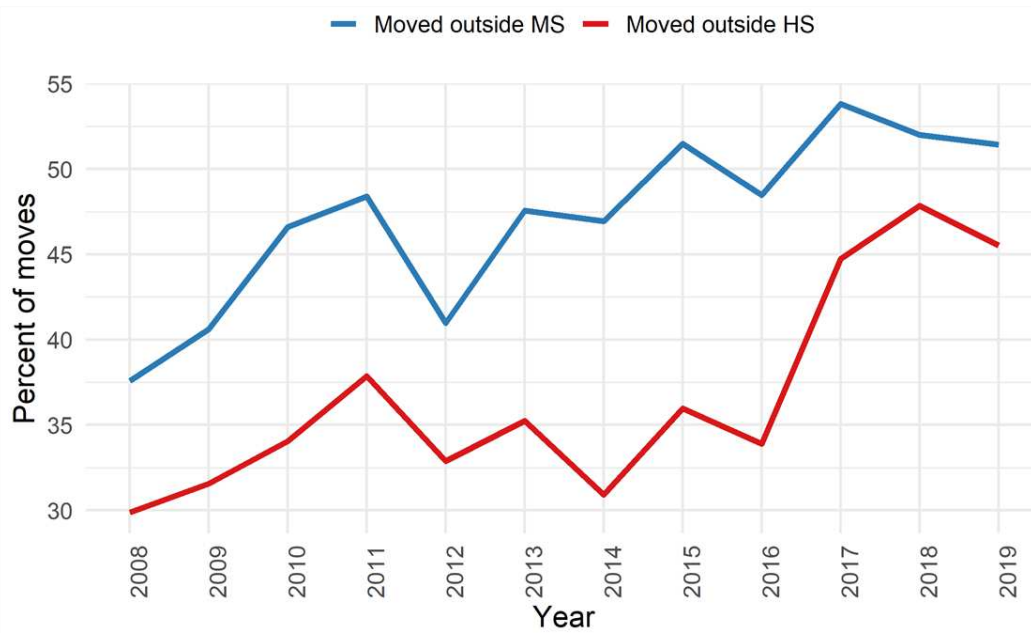
Appendix Figure A3. Types of moves by HCV households moving to areas in KCHA jurisdiction, by year, 2008-2019



Appendix Figure A4. Percent of households moving more than twice in the preceding twenty-four-month period, by year and jurisdiction, 2008-2019.



Appendix Figure A5. Percent of residential moves by households with children involving a change in school catchment area, by month, SHA and KCHA, 2008-2019.



Note: Only moves within jurisdictions are included

Appendix Table A5. Percent moving (sample sizes in parentheses) by year and household composition for SHA.

Year	HH w/o Chldn	HH w/ Chldn/1 Adlt	HH w/Chldn/2+ Adlts	1+ in HH w/ Disability	1+ Elder in HH	HH has 1+ Work-able
2012	7.07% (3508)	12.47% (1227)	13.63% (866)	8.74% (3181)	5.85% (1589)	10.65% (2751)
2013	6.23% (3433)	11.97% (1136)	9.48% (833)	7.03% (3131)	5% (1579)	9.75% (2606)
2014	5.72% (3412)	5.75% (1079)	5.83% (858)	6.32% (3116)	4.92% (1646)	5.24% (2594)
2015	5.39% (3376)	5.13% (1014)	7.42% (863)	5.92% (3107)	5.16% (1647)	5.74% (2507)
2016	4.57% (3389)	7.24% (1049)	7.57% (845)	5.18% (3128)	4.05% (1677)	6.51% (2519)
2017	3.88% (3348)	4.94% (971)	7.35% (844)	4.42% (3078)	3.19% (1694)	5.34% (2434)
2018	4.46% (3434)	9.2% (1033)	7.17% (851)	5.48% (3100)	4.01% (1795)	7.05% (2554)
2019	4.69% (3452)	7.21% (1095)	6.93% (866)	4.94% (3136)	3.42% (1813)	6.88% (2618)

Appendix Table A6. Percent moving (sample sizes in parentheses) by year and household composition for KCHA.

Year	HH w/o Chldn	HH w/ Chldn/1 Adlt	HH w/Chldn/2+ Adlts	1+ in HH w/ Disability	1+ Elder in HH	HH has 1+ Work-able
2012	9.23% (5601)	17.91% (2686)	15.43% (1866)	10.3% (4776)	7.47% (2129)	15.36% (5943)
2013	9.2% (5838)	17.84% (2607)	15.69% (1886)	10.68% (4756)	8.08% (2314)	15.14% (6082)
2014	9.11% (6003)	17.16% (2541)	13.81% (1963)	10.11% (4874)	8.26% (2469)	14.05% (6143)
2015	7.47% (6012)	14.31% (2586)	10.17% (2036)	7.89% (4624)	6.36% (2610)	11.39% (6358)
2016	9.08% (6310)	15.4% (2682)	10.91% (2164)	9.5% (5094)	7.95% (2829)	12.45% (6492)
2017	8.64% (6381)	15.57% (2659)	12.74% (2159)	9.34% (5203)	7.81% (2934)	13.14% (6432)
2018	9.26% (6577)	17.99% (2663)	14.09% (2179)	10.14% (5396)	8.31% (3092)	14.62% (6452)
2019	8.38% (6739)	16.27% (2600)	13.59% (2222)	9.25% (5601)	7.34% (3255)	13.4% (6404)

Appendix Table A7. Percent moving (sample sizes in parentheses) by year and voucher type for SHA.

Year	FUP Vchr	General Vchr	VASH Vchr	HASP Vchr
2015	3.35% (179)	5.73% (4802)	5.81% (258)	NA
2016	5.56% (180)	5.72% (4809)	3.5% (286)	NA
2017	5.62% (160)	4.71% (4693)	3.27% (306)	NA
2018	10.47% (172)	5.67% (4848)	5.42% (295)	NA
2019	9.58% (167)	5.35% (4953)	6.53% (291)	100% (1)

Appendix Table A8. Percent moving (sample sizes in parentheses) by year and voucher type for KCHA.

Year	FUP Vchr	General Vchr	HASP Vchr	Other Vchr	VASH Vchr
2015	10.61% (132)	13.94% (3200)	11.2% (259)	16.67% (24)	7.19% (139)
2016	12.23% (376)	13.25% (7553)	9.7% (1227)	16.36% (110)	6.55% (397)
2017	11.11% (414)	11.96% (8418)	8.17% (1579)	15.04% (133)	6.7% (463)
2018	17.51% (417)	13.25% (8601)	8.05% (1627)	10.14% (148)	5.43% (497)
2019	13.61% (404)	12.07% (8691)	7.57% (1758)	11.61% (155)	6.65% (481)

Appendix Table A9. Percent moving (sample sizes in parentheses) by year and unit size for SHA.

Year	1 Bdrm	2 Bdrms	3 Bdrms	4+ Bdrms
2012	8.09% (2065)	9.37% (1505)	10.62% (1064)	17.32% (560)
2013	6.55% (2016)	7.95% (1446)	11.23% (1024)	10.61% (537)
2014	6.86% (1996)	5.92% (1453)	4.74% (992)	6.45% (527)
2015	6.2% (1969)	6.1% (1460)	4.94% (952)	7.08% (480)
2016	4.91% (1975)	6.11% (1490)	7.1% (930)	6.86% (452)
2017	4.65% (1935)	4.63% (1489)	4.69% (874)	6.07% (412)
2018	5.41% (1978)	6.52% (1595)	7.51% (865)	5.37% (410)
2019	5.6% (1964)	6.73% (1680)	4.75% (885)	6.91% (405)

Appendix Table A10. Percent moving (sample sizes in parentheses) by year and unit size for KCHA.

Year	1 Bdrm	2 Bdrms	3 Bdrms	4+ Bdrms
2012	9.22% (4035)	15.16% (3515)	14.57% (1860)	14.97% (735)
2013	9.18% (4227)	14.44% (3519)	15.72% (1851)	15.17% (725)
2014	8.63% (4285)	14.29% (3570)	14.26% (1880)	14% (757)
2015	7.16% (4343)	10.58% (3565)	12.85% (1938)	11.37% (774)
2016	8.87% (4227)	11.76% (3785)	13.55% (2147)	11.41% (973)
2017	8.92% (3756)	10.4% (4097)	14.69% (2212)	13.98% (1080)
2018	10.35% (3834)	11.68% (4144)	16.04% (2288)	13.39% (1098)
2019	9.06% (3898)	11.13% (4188)	13.69% (2309)	13.92% (1106)

Appendix Table A11. Percent moving (sample sizes in parentheses) by year and income for SHA.

Year	No income	Income ≤10% AMI	Income 10-30% AMI	Income >30% AMI
2012	6.51% (568)	11.08% (641)	9.29% (3552)	9.77% (829)
2013	6.57% (335)	9.3% (645)	7.53% (3624)	9.39% (788)
2014	6.45% (310)	4.87% (616)	5.98% (3627)	5.07% (789)
2015	3.45% (348)	4.98% (603)	6.22% (3539)	4.76% (756)
2016	3.97% (302)	6.04% (1175)	5.48% (3046)	5.95% (756)
2017	3.97% (302)	4.88% (1598)	4.4% (2479)	5.25% (781)
2018	3.53% (283)	5.71% (1820)	5.6% (2392)	7.43% (821)
2019	7.56% (344)	5.72% (1904)	5.26% (2318)	5.2% (846)

Appendix Table A12. Percent moving (sample sizes in parentheses) by year and income for KCHA.

Year	No income	Income ≤10% AMI	Income 10-30% AMI	Income >30% AMI
2012	12.66% (553)	15.84% (1521)	11.67% (6621)	13.85% (1458)
2013	12% (525)	13.02% (1521)	12.02% (6829)	14.84% (1456)
2014	9.51% (526)	12.88% (1545)	11.33% (6917)	14.55% (1519)
2015	8.83% (385)	8.44% (1528)	9.31% (7215)	12.68% (1506)
2016	8.55% (351)	10.12% (2648)	10.45% (6423)	14.59% (1734)
2017	10.11% (376)	9.16% (3581)	11.25% (5459)	14.58% (1783)
2018	11.98% (359)	11.26% (3871)	11.45% (5196)	16.11% (1993)
2019	12.14% (346)	10.18% (3999)	10.59% (5127)	14.27% (2089)

Appendix Table A13. Percent moving (sample sizes in parentheses) by year and race/ethnicity for SHA.

Year	Hispanic, Any Race	NH Amer.Ind. Only	NH Asian Only	NH Black Only	NH Pac.Is. Only	NH White Only
2012	7.75% (258)	4.69% (128)	8.35% (659)	11.05% (2616)	11.76% (34)	7.61% (1906)
2013	11.07% (244)	9.52% (126)	6.3% (635)	9.78% (2506)	11.11% (36)	5.45% (1853)
2014	4.9% (245)	8% (125)	4.63% (626)	6.15% (2504)	4.65% (43)	5.55% (1803)
2015	6.2% (258)	2.54% (118)	4.85% (598)	6.51% (2456)	NA	5.08% (1770)
2016	6.37% (267)	5.22% (115)	4.22% (592)	7.05% (2495)	2.08% (48)	3.96% (1766)
2017	3.86% (259)	7.69% (117)	3.65% (576)	5.26% (2414)	2.13% (47)	4.11% (1750)
2018	8.24% (279)	8% (125)	4.16% (577)	6.78% (2494)	4.08% (49)	4.52% (1794)
2019	4.23% (307)	8.4% (131)	4.42% (566)	6.82% (2567)	4.08% (49)	4.18% (1793)

Appendix Table A14. Percent moving (sample sizes in parentheses) by year and race/ethnicity for KCHA.

Year	Hispanic, Any Race	NH Amer.Ind. Only	NH Asian Only	NH Black Only	NH Multi-Racial	NH Pac.Is. Only	NH White Only
2012	14.98% (514)	16.35% (159)	10.18% (511)	16.86% (4016)	17.14% (105)	11.21% (116)	8.94% (4732)
2013	14.59% (514)	12.9% (155)	10.53% (513)	15.46% (4192)	13.16% (114)	13.45% (119)	9.95% (4724)
2014	11.43% (525)	5.26% (152)	7.77% (528)	15.27% (4317)	16.15% (130)	11.02% (127)	9.54% (4728)
2015	7.89% (532)	12.99% (154)	7.29% (549)	12.4% (4404)	12.02% (183)	9.45% (127)	7.34% (4685)
2016	9.22% (575)	12.5% (160)	7.47% (562)	13.72% (4649)	14.05% (306)	10.71% (140)	8.63% (4762)
2017	13.44% (588)	7.19% (153)	9.32% (547)	14.03% (4746)	11.6% (319)	10.14% (148)	8.11% (4698)
2018	12.6% (619)	8.22% (146)	7.12% (562)	15.46% (4859)	16.09% (348)	12.66% (158)	9.27% (4726)
2019	9.95% (623)	9.62% (156)	7.22% (582)	14.32% (4930)	11.65% (352)	13.12% (160)	8.47% (4757)

Appendix Table A15. Percent moving (sample sizes in parentheses) by year and primary language for SHA.

Year	English	Other
2015	5.64% (3561)	6.36% (1477)
2016	5.74% (3674)	5.53% (1483)
2017	4.72% (3621)	4.7% (1448)
2018	6.02% (3740)	5.54% (1498)
2019	5.76% (3835)	5.22% (1512)

Appendix Table A16. Percent moving
(sample sizes in parentheses) by year
and primary language for KCHA.

Year	English	Other
2015	15.6% (1776)	12.5% (568)
2016	13.64% (6754)	10.93% (2041)
2017	11.89% (7671)	10.3% (2397)
2018	12.91% (7694)	10.54% (2448)
2019	11.84% (7810)	9.56% (2479)

Appendix Table A17. Household characteristics of opportunity moves within KCHA for households without children, household-months, 2008-2019

Characteristic	VHH to M/VLL	VHH to VHH	M to VHH	M to M	M to VLL	VLL to M/VHH	VLL to VLL
Avg # of bedrooms	1.45	1.43	1.43	1.47	1.47	1.45	1.5
% NH White	50.77	70.2	59.31	49.56	44.9	47.65	40.65
% NH Black	38.66	17.51	30.34	37.24	45.71	43.86	48.24
% NH Asian	2.58	6.14	4.83	7.62	2.45	2.3	3.92
% NH Amer.Ind.	0.77	0.93	0.69	0.88	1.02	1.1	1.18
% NH Pac.Isl.	0.26	0.25	0	0.29	0.82	0.6	0.65
% NH Multi-Racial	3.09	1.43	2.76	0.88	0.61	1.3	1.67
% Hispanic	3.87	3.54	2.07	3.52	4.49	3.2	3.68
% No HH income	2.84	1.68	0.69	1.47	3.06	2.9	2.33
% HH inc. <=10% King C. median	19.33	16.67	22.07	19.94	18.98	20.28	19.04
% HH inc. 10-30% King C. median	67.78	72.05	71.72	70.38	69.39	68.43	70.38
% HH inc. >30% King C. median	10.05	9.6	5.52	8.21	8.57	8.39	8.25
Avg # of months since admission	82.14	78.9	90.41	92.67	85.97	88.47	84.97
N	388	1188	145	341	490	1001	2448

Note: VHH = very high/high, M = moderate, and VLL = very low/low.

Appendix Table A18. Household characteristics of opportunity moves within SHA for households without children, household-months, 2008-2019

Characteristic	VHH to M/VLL	VHH to VHH	M to VHH	M to M	M to VLL	VLL to M/VHH	VLL to VLL
Avg # of bedrooms	1.42	1.29	1.49	1.6	1.74	1.52	1.71
% NH White	38	58.07	33.63	26.79	10	19.74	14.11
% NH Black	46	29.36	49.56	59.82	57	56.14	52.35
% NH Asian	9	4.44	9.73	8.04	27	17.11	23.82
% NH Amer.Ind.	4	2.38	2.65	0.89	0	1.32	2.82
% NH Pac.Isl.	0	0.65	0	0	2	0.44	0.63
% NH Multi-Racial	0	0	0	0	0	0	0
% Hispanic	3	5.09	4.42	4.46	4	5.26	6.27
% No HH income	4.5	4.12	1.77	3.57	4	3.95	3.76
% HH inc. <=10% King C. median	12.25	17.01	17.7	10.71	18	20.61	17.87
% HH inc. 10-30% King C. median	78.75	73.78	75.22	78.57	76	67.98	66.77
% HH inc. >30% King C. median	4.5	5.09	5.31	7.14	2	7.46	11.6
Avg # of months since admission	108.5	91.76	102.35	100.46	118.32	101.43	108.85
N	400	923	113	112	100	228	319

Note: VHH = very high/high, M = moderate, and VLL = very low/low.

Appendix Table A19. Household characteristics of opportunity moves within KCHA for households with children, household-months, 2008-2019

Household characteristic	VHH to M/VLL	VHH to VHH	M to VHH	M to M	M to VLL	VLL to M/VHH	VLL to VLL
Avg # of bedrooms	2.86	2.83	2.85	2.63	2.72	2.8	2.6
% 1 adult	58.06	58.46	60.58	70.23	66.41	60.74	66.76
% 2+ adults	41.94	41.54	39.42	29.77	33.59	39.26	33.24
% NH White	28.89	37.49	32.85	31.78	25.38	24.17	23.03
% NH Black	57.1	43.82	50.36	55.66	61.67	61.84	63.28
% NH Asian	2.3	3.32	3.16	2.48	3.46	2.86	2.85
% NH Amer.Ind.	1.63	1.66	1.46	1.71	1.15	1.21	1.69
% NH Pac.Is.	1.44	1.35	1.95	0.93	1.15	1.71	1.57
% NH Multi-Racial	0.96	2.08	1.46	2.48	1.67	2.48	2.17
% Hispanic	7.68	10.28	8.76	4.96	5.51	5.73	5.4
% No HH income	1.25	2.28	0.49	3.1	1.79	2.2	2.34
% HH inc. <=10% King C. median	13.53	13.08	12.41	20.62	17.82	14.92	18.37
% HH inc. 10-30% King C. median	47.89	45.69	41.61	47.29	49.62	48.18	51.29
% HH inc. >30% King C. median	37.33	38.94	45.5	28.99	30.77	34.69	27.99
Avg # of months since admission	71.04	66.16	75.03	70.8	70.66	68.21	65.9
N	1042	963	411	645	780	1816	3369

Note: VHH = very high/high, M = moderate, and VLL = very low/low.

Appendix Table A20. Household characteristics of opportunity moves within SHA for households with children, household-months, 2008-2019

Characteristic	VHH to M/VLL	VHH to VHH	M to VHH	M to M	M to VLL	VLL to M/VHH	VLL to VLL
Avg # of bedrooms	2.93	2.48	2.95	2.95	3.14	3.03	2.94
% 1 adult	57.85	77.78	48.72	51.66	54.21	62.9	61.85
% 2+ adults	42.15	22.22	51.28	48.34	45.79	37.1	38.15
% NH White	22.31	29.63	38.46	15.89	11.72	14.71	10.18
% NH Black	60.33	37.04	46.15	66.23	70.33	69.68	73.73
% NH Asian	7.44	25.93	7.69	9.27	10.62	8.6	7.94
% NH Amer.Ind.	3.31	0	2.56	0	1.47	1.36	2.99
% NH Pac.Is.	0	0	0	0	0.73	0.68	0.68
% NH Multi-Racial	0	0	0	0	0	0	0
% Hispanic	6.61	7.41	5.13	8.61	5.13	4.98	4.48
% No HH income	9.09	3.7	2.56	7.28	5.13	7.47	5.3
% HH inc. <=10% King C. median	18.18	33.33	10.26	17.88	14.29	15.16	17.31
% HH inc. 10-30% King C. median	47.11	37.04	51.28	41.06	50.92	53.17	47.73
% HH inc. >30% King C. median	25.62	25.93	35.9	33.77	29.67	24.21	29.67
Avg # of months since admission	74.84	84.74	82.69	85.89	79.57	78.42	80.88
N	121	27	39	151	273	442	1473

Note: VHH = very high/high, M = moderate, and VLL = very low/low.

Appendix Table A21. Odds ratios from logistic regression of whether moved 2+ times in twelve months, HCV households in SHA and KCHA, 2008-2019.

	(1)	(2)	(3)	(4)	(5)	(6)
HH w/ no Chld (Reference)	-	-	-	-	-	-
HH w/ Chld/ 1 Adlt	1.521***	1.441***	1.403***	1.396***	0.996	0.995
HH w/ Chld/ 2+Adlts	1.187	1.132	1.070	1.053	0.827	0.827
1+ Elder in HH	0.643***	0.672***	0.672***	0.662***	0.957	0.960
1+ in HH w/ Disability	1.151	1.178	1.172	1.152	1.162	1.161
1+ Work-Able in HH	1.312**	1.242*	1.226*	1.232*	1.093	1.095
NH Black Only (Reference)	-	-	-	-	-	-
NH White Only		0.603***	0.608***	0.607***	0.658***	0.660***
NH Asian Only		0.592***	0.591***	0.593***	0.749*	0.754*
Hispanic, Any Race		0.705*	0.709*	0.710*	0.743	0.744
NH Amer.Ind. Only		0.676	0.681	0.684	0.733	0.732
NH Pac.Isl. Only		0.392	0.389*	0.390*	0.411*	0.413*
NH Multi-Racial		0.277*	0.279*	0.275**	0.289**	0.293*
Unit has 1 bedroom (Reference)			-	-	-	-
Unit has 2 bedrooms			1.011	1.012	1.000	1.003
Unit has 3 bedrooms			1.052	1.058	1.069	1.083
Unit has 4+ bedroom			1.191	1.202	1.208	1.228
HH with no income (Reference)				-	-	-
HH inc. <=10 perc. of King CMI				1.590***	1.340*	1.339*
HH inc. b/w 10-30 perc. of King CMI				1.645***	1.424***	1.427***
HH inc. gt 30 perc. of King CMI				1.525***	1.585***	1.590***
Age in Years					0.983***	0.983***
Female					1.544***	1.551***
Count of months since first record (2008-2019)					0.990***	0.990***
Num Mvs 1/2008-Last Mnth					1.355***	1.354***
Total Individual Annual Income, in 1000s of dollars					0.998	0.998
Tenant rent - 20b					1.001	1.001*
Year Building Built					0.996***	0.996***
No income (Reference)					-	-
Inc from Wages					0.935	0.933
Inc from Bnfts					1.382***	1.376***
Othr Inc Srce					0.940	0.937
Lives in KCHAs Juris					-	-
Lives in SHAs Juris					0.758***	0.733***
Regional Opportunity Index (3 levels)=1 (Reference)					-	-
Regional Opportunity Index (3 levels)=2					0.966	
Regional Opportunity Index (3 levels)=3					0.947	
Opportunity Atlas (3 levels)=1 (Reference)						-
Opportunity Atlas (3 levels)=2						1.088
Opportunity Atlas (3 levels)=3						0.817*
Insig2u	3.213***	3.170***	3.162***	3.131***	1.631***	1.629***
Observations	971948	971948	971948	971948	971948	971948
BIC	23650.3	23682.4	23721.4	23735.7	23501.5	23494.3

Exponentiated coefficients

Note: For Regional Opportunity Index and Opportunity Atlas, 1 = very low/low, 2 = moderate, and 3 = very high/high.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix Table A22. Odds ratios from logistic regression of whether moved 3+ times in twenty-four months, HCV households in SHA and KCHA, 2008-2019.

	(1)	(2)	(3)	(4)	(5)	(6)
HH w/ no Chld (Reference)	-	-	-	-	-	-
HH w/ Chld/ 1 Adlt	1.788***	1.662***	1.724***	1.714***	1.151	1.157
HH w/ Chld/ 2+Adlts	1.418*	1.334*	1.272	1.249	0.883	0.886
1+ Elder in HH	0.668**	0.693**	0.703*	0.695**	1.037	1.041
1+ in HH w/ Disability	1.565***	1.608***	1.637***	1.620***	1.494**	1.483**
1+ Work-Able in HH	1.284	1.203	1.263	1.256	1.150	1.149
NH Black Only (Reference)	-	-	-	-	-	-
NH White Only		0.518***	0.521***	0.522***	0.617***	0.600***
NH Asian Only		0.625*	0.626*	0.629*	0.771	0.774
Hispanic, Any Race		0.728	0.733	0.732	0.743	0.731
NH Amer.Ind. Only		0.590	0.601	0.602	0.638	0.631
NH Pac.Isl. Only		0.121	0.118	0.118	0.138	0.141
NH Multi-Racial		0.103*	0.106*	0.104*	0.191	0.190
Unit has 1 bedroom (Reference)			-	-	-	-
Unit has 2 bedrooms			0.792	0.793	0.817	0.813
Unit has 3 bedrooms			0.959	0.970	0.919	0.932
Unit has 4+ bedroom			1.112	1.127	1.031	1.061
HH with no income (Reference)				-	-	-
HH inc. <=10 perc. of King CMI				1.620**	1.423*	1.430*
HH inc. b/w 10-30 perc. of King CMI				1.556**	1.316	1.322
HH inc. gt 30 perc. of King CMI				1.526*	1.382	1.391
Age in Years					0.981***	0.981***
Female					1.647***	1.662***
Count of months since first record (2008-2019)					0.990***	0.990***
Num Mvs 1/2008-Last Mnth					1.536***	1.536***
Total Individual Annual Income, in 1000s of dollars					1.010*	1.010
Tenant rent - 20b					1.001*	1.001*
Year Building Built					0.995***	0.995***
No income (Reference)					-	-
Inc from Wages					1.015	1.010
Inc from Bnfts					1.578***	1.571***
Othr Inc Srce					0.991	0.984
Lives in KCHAs Juris (Reference)					-	-
Lives in SHAs Juris					1.766***	1.700***
Regional Opportunity Index (3 levels)=1 (Reference)					-	-
Regional Opportunity Index (3 levels)=2					0.813	
Regional Opportunity Index (3 levels)=3					0.868	
Opportunity Atlas (3 levels)=1 (Reference)						-
Opportunity Atlas (3 levels)=2						1.185
Opportunity Atlas (3 levels)=3						0.939
Insig2u	4.438***	4.334***	4.294***	4.270***	1.679***	1.676***
Observations	971948	971948	971948	971948	971948	971948
BIC	11662.3	11705.0	11740.0	11770.1	11565.4	11566.0

Exponentiated coefficients

Note: For Regional Opportunity Index and Opportunity Atlas, 1 = very low/low, 2 = moderate, and 3 = very high/high.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix Table A23. Odds ratios from multinomial logistic regression of opportunity level (Regional Opportunity Index) for childless HCV households in SHA and KCHA, 2008-2019.

	(1) ROI		(2) ROI		(3) ROI		(4) ROI		(5) ROI		(6) ROI	
	2	3	2	3	2	3	2	3	2	3	2	3
ROI=1 (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
ROI=2	3.063***	2.557***	3.035***	2.519***	3.034***	2.495***	3.027***	2.521***	3.031***	2.546***	2.910***	2.327***
ROI=3	3.461***	13.91***	3.389***	13.10***	3.295***	11.57***	3.268***	11.59***	3.287***	11.81***	2.997***	10.50***
1+ Elder in HH			1.052	0.884	1.074	0.860	1.092	0.882	1.099	0.888	0.939	0.823
1+ in HH w/ Disability			1.024	0.929	1.015	0.842	1.051	0.892	1.059	0.908	1.002	0.985
1+ Work-Able in HH			0.904	0.632***	0.939	0.719**	1.018	0.828	1.023	0.832	1.023	0.896
NH Black Only (Reference)					-	-	-	-	-	-	-	-
NH White Only					1.249*	2.583***	1.231	2.545***	1.231	2.541***	1.267*	2.712***
NH Asian Only					0.880	1.128	0.893	1.132	0.889	1.128	0.831	1.125
Hispanic, Any Race					1.126	2.030***	1.109	1.995***	1.108	1.980***	1.096	1.945**
NH Amer.Ind. Only					1.348	1.805*	1.342	1.769*	1.344	1.792*	1.308	1.877*
NH Pac.Is. Only					0.401	0.374	0.396	0.373	0.400	0.368	0.359	0.350
NH Multi-Racial					2.592*	2.295	2.567*	2.332	2.540*	2.238	2.906*	2.561
Unit has 1 bedroom (Reference)							-	-	-	-	-	-
Unit has 2 bedrooms							0.927	0.752**	0.929	0.753**	0.917	0.803*
Unit has 3 bedrooms							0.688*	0.670*	0.694*	0.675*	0.653*	0.748
Unit has 4+ bedroom							0.892	1.257	0.907	1.274	0.807	1.328
HH with no income (Reference)									-	-	-	-
HH inc. <=10 perc. of King CMI									1.048	1.258	1.141	1.640**
HH inc. b/w 10-30 perc. of King CMI									0.968	1.053	0.996	1.167
HH inc. gt 30 perc. of King CMI									0.921	1.023	0.850	0.861
Age in Years											1.008	1.008
Female											1.022	0.769**
Count of months since first record (2008-2019)											0.999	0.998*
Num Mvs 1/2008-Last Mnth											1.013	1.057
Total Individual Annual Income, in 1000s of dollars											0.999	1.022*
Tenant rent - 20b											1.000	1.000
Year Building Built											0.999	1.003
No income (Reference)											-	-
Inc from Wages											1.286	0.966
Inc from Bnfts											1.122	0.692*
Othr Inc Sree											1.153	1.084
Lives in KCHAs Juris (Reference)											-	-
Lives in SHAs Juris											1.305*	1.480***
Observations	4160		4160		4160		4160		4160		4160	
BIC	7573.0		7596.0		7565.5		7597.4		7643.7		7753.2	

Exponentiated coefficients

Note: For Regional Opportunity Index, 1 = very low/low, 2 = moderate, and 3 = very high/high.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix Table A24. Odds ratios from multinomial logistic regression of opportunity level (Opportunity Atlas score) for HCV households with children in SHA and KCHA, 2008-2019.

	(1) Opportunity Atlas (3 levels) 2 3		(2) Opportunity Atlas (3 levels) 2 3		(3) Opportunity Atlas (3 levels) 2 3		(4) Opportunity Atlas (3 levels) 2 3		(5) Opportunity Atlas (3 levels) 2 3		(6) Opportunity Atlas (3 levels) 2 3	
Opportunity Atlas (3 levels)=1 (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
Opportunity Atlas (3 levels)=2	2.253***	1.823***	2.241***	1.814***	2.211***	1.779***	2.191***	1.767***	2.191***	1.768***	2.069***	1.664***
Opportunity Atlas (3 levels)=3	1.879***	5.356***	1.883***	5.369***	1.826***	5.068***	1.813***	5.020***	1.805***	4.996***	1.691***	3.962***
HH w/ Chld/ 1Adlt (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
HH w/ Chld/ 2+Adlts	-	-	1.078	1.098	1.085	1.113	1.029	1.049	1.037	1.050	0.991	1.074
1+ Elder in HH	-	-	0.786	0.849	0.801	0.875	0.811	0.877	0.810	0.875	0.705	0.939
1+ in HH w/ Disability	-	-	0.843	0.866	0.835	0.853	0.831	0.849	0.828	0.841	0.828	0.963
1+ Work-Able in HH	-	-	1.101	1.372	1.131	1.446*	1.096	1.410	1.099	1.428*	1.076	1.396
NH Black Only (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
NH White Only	-	-	-	-	1.327**	1.682***	1.347**	1.716***	1.344**	1.712***	1.341**	1.735***
NH Asian Only	-	-	-	-	0.930	0.867	0.920	0.857	0.922	0.858	0.911	0.987
Hispanic, Any Race	-	-	-	-	1.244	1.486*	1.250	1.494*	1.250	1.497*	1.269	1.562**
NH Amer.Ind. Only	-	-	-	-	0.727	0.767	0.727	0.768	0.721	0.769	0.776	0.861
NH Pac.Is. Only	-	-	-	-	0.792	1.340	0.800	1.351	0.793	1.337	0.824	1.404
NH Multi-Racial	-	-	-	-	1.775	2.281*	1.854	2.368*	1.828	2.339*	1.754	1.718
Unit has 1 bedroom (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
Unit has 2 bedrooms	-	-	-	-	-	-	1.475*	1.120	1.483*	1.124	1.463*	0.968
Unit has 3 bedrooms	-	-	-	-	-	-	1.612**	1.299	1.634**	1.309	1.641**	1.190
Unit has 4+ bedroom	-	-	-	-	-	-	1.731**	1.379	1.766**	1.400	1.738**	1.344
HH with no income (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
HH inc. <=10 perc. of King CMI	-	-	-	-	-	-	-	-	1.182	1.145	1.111	1.013
HH inc. b/w 10-30 perc. of King CMI	-	-	-	-	-	-	-	-	1.142	1.176	1.001	0.937
HH inc. gt 30 perc. of King CMI	-	-	-	-	-	-	-	-	1.066	1.068	0.918	0.731
Age in Years	-	-	-	-	-	-	-	-	-	-	1.008*	0.996
Female	-	-	-	-	-	-	-	-	-	-	0.912	1.072
Count of months since first record (2008-2019)	-	-	-	-	-	-	-	-	-	-	0.999	1.003**
Num Mvs 1/2008-Last Mnth	-	-	-	-	-	-	-	-	-	-	1.024	0.949*
Total Individual Annual Income, in 1000s of dollars	-	-	-	-	-	-	-	-	-	-	0.999	1.011*
Tenant rent - 20b	-	-	-	-	-	-	-	-	-	-	1.000	1.000
Year Building Built	-	-	-	-	-	-	-	-	-	-	1.004**	1.002
No income (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
Inc from Wages	-	-	-	-	-	-	-	-	-	-	1.146	1.037
Inc from Bnfts	-	-	-	-	-	-	-	-	-	-	1.049	0.896
Othr Inc Srce	-	-	-	-	-	-	-	-	-	-	1.140	0.980
Lives in KCHAs Juris (Reference)	-	-	-	-	-	-	-	-	-	-	-	-
Lives in SHAs Juris	-	-	-	-	-	-	-	-	-	-	0.877	0.563***
Observations	6243		6243		6243		6243		6243		6243	
BIC	10813.4		10857.9		10917.0		10955.7		11004.1		11083.9	

Exponentiated coefficients

Note: For Opportunity Atlas, 1 = very low/low, 2 = moderate, and 3 = very high/high.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix Table A25. Odds ratios from logistic regression of whether household with children age 14-18 moved to a different high school catchment area, HCV households in SHA and KCHA, 2008-2019.

	(1)	(2)	(3)	(4)	(5)
HH w/ Chld/ 1Adlt (Reference)	-	-	-	-	-
HH w/ Chld/ 2+Adlts	0.887	0.879	0.690***	0.684***	0.701***
1+ Elder in HH	0.813	0.812	0.809	0.807	0.540**
1+ in HH w/ Disability	1.195	1.234	1.220	1.215	0.910
1+ Work-Able in HH	0.861	0.855	0.779	0.782	0.810
NH Black Only (Reference)	-	-	-	-	-
NH White Only		0.574***	0.633***	0.634***	0.610***
NH Asian Only		0.729*	0.731*	0.731*	0.697*
Hispanic, Any Race		0.770	0.795	0.797	0.782
NH Amer.Ind. Only		0.823	0.884	0.890	0.829
NH Pac.Isl. Only		0.371	0.362	0.362	0.380
NH Multi-Racial		1	1	1	1
Unit has 1 bedroom (Reference)			-	-	-
Unit has 2 bedrooms			0.795	0.793	0.786
Unit has 3 bedrooms			1.624	1.609	1.469
Unit has 4+ bedroom			2.218**	2.189**	1.910*
HH with no income (Reference)				-	-
HH inc. <=10 perc. of King CMI				0.934	0.808
HH inc. b/w 10-30 perc. of King CMI.				0.993	0.916
HH inc. gt 30 perc. of King CMI				1.017	1.018
Age in Years					1.021***
Female					1.586**
Count of months since first record (2008-2019)					1.001
Num Mvs 1/2008-Last Mnth					1.044
Total Individual Annual Income, in 1000s of dollars					1.001
Tenant rent - 20b					1.000
Year Building Built					0.994***
No income (Reference)					-
Inc from Wages					0.936
Inc from Bnfts					1.451***
Othr Inc Srce					1.067
Lives in KCHAs Juris (Reference)					-
Lives in SHAs Juris					0.958
Opportunity Atlas (3 levels)=1 (Reference)					-
Opportunity Atlas (3 levels)=2					1.107
Opportunity Atlas (3 levels)=3					0.994
Insig2u	1.444***	1.391***	1.190	1.191	1.046
Observations	437051	433466	433466	433466	433466
BIC	12804.3	12825.4	12767.5	12805.8	12889.7

Exponentiated coefficients

Note: For Opportunity Atlas, 1 = very low/low, 2 = moderate, and 3 = very high/high.

NH Multi-Racial dropped b/c there are 0 obs.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix Table A26. Odds ratios from logistic regression of whether household with children age 11-13 moved to a different middle school catchment area, HCV households in SHA and KCHA, 2008-2019.

	(1)	(2)	(3)	(4)	(5)
HH w/ Chld/ 1Adlt (Reference)	-	-	-	-	-
HH w/ Chld/ 2+Adlts	0.862	0.859	0.674***	0.677***	0.786**
1+ Elder in HH	0.810	0.812	0.811	0.814	0.967
1+ in HH w/ Disability	0.817	0.843	0.828	0.820	0.727*
1+ Work-Able in HH	0.977	0.964	0.885	0.894	0.858
NH Black Only (Reference)		-	-	-	-
NH White Only		0.656***	0.721**	0.721**	0.703***
NH Asian Only		0.700*	0.706*	0.702*	0.825
Hispanic, Any Race		0.780	0.808	0.809	0.814
NH Amer.Ind. Only		0.728	0.783	0.781	0.738
NH Pac.Isl. Only		0.600	0.598	0.597	0.627
NH Multi-Racial		0.769	0.804	0.806	0.619
Unit has 1 bedroom (Reference)			-	-	-
Unit has 2 bedrooms			0.655	0.655	0.661
Unit has 3 bedrooms			1.323	1.319	1.280
Unit has 4+ bedroom			1.715*	1.712*	1.618*
HH with no income (Reference)				-	-
HH inc. <=10 perc. of King CMI				0.852	0.665**
HH inc. b/w 10-30 perc. of King CMI.				0.937	0.813
HH inc. gt 30 perc. of King CMI				0.863	0.813
Age in Years					0.981***
Female					1.231
Count of months since first record (2008-2019)					1.002
Num Mvs 1/2008-Last Mnth					1.072**
Total Individual Annual Income, in 1000s of dollars					1.002
Tenant rent - 20b					1.000
Year Building Built					0.992***
No income (Reference)					-
Inc from Wages					0.894
Inc from Bnfts					1.345***
Othr Inc Srce					1.041
Lives in KCHAs Juris (Reference)					-
Lives in SHAs Juris					0.704***
Opportunity Atlas (3 levels)=1 (Reference)					-
Opportunity Atlas (3 levels)=2					1.024
Opportunity Atlas (3 levels)=3					1.053
Insig2u	0.978	0.955	0.772*	0.777	0.603**
Observations	437051	437051	437051	437051	437051
BIC	13695.0	13749.7	13687.6	13723.9	13774.3

Exponentiated coefficients

Note: For Opportunity Atlas, 1 = very low/low, 2 = moderate, and 3 = very high/high.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

APPENDIX E

COLLATERALIZED FUNDS REPORTS

APPENDIX RELATED TO MTW FUNDS PLEDGED AS COLLATERAL

GREEN RIVER HOMES

Project Description:

- Number of separate housing sites: 1
- Type of Residents: Family
- Number and Type of Units: 59 units total
 - 1-bedroom-8 units
 - 2-bedroom-30 units
 - 3-bedroom-16 units
 - 4-bedroom-4 units
 - 5-bedroom-1 unit
 - Non-dwelling space: none

Financing Terms:

- Pro forma-see Attachment A
- Amortization schedule-see Attachment B

Certification: See Attachment C

Bank Statement: See Attachment D

MOVING KING COUNTY RESIDENTS FORWARD

Project Description:

- Number of separate housing sites: 22
- Type of Residents: Family and Senior
 - Family units-469
 - Senior units-40
- Number and Type of Units: 509 total
 - 1-bedroom-43 units
 - 2-bedroom-256 units
 - 3-bedroom-197 units
 - 4-bedroom-11 units
 - 5-bedroom-2 unit
 - Non-dwelling space: none

Financing Terms:

- Pro forma-see Attachment E
- Amortization schedule-see Attachment F

Certification: See Attachment G

Bank Statement: See Attachment H

ATTACHMENT A



RBC Capital Markets®

ATTACHMENT A

Project Financial Projections

Green River Homes
Auburn, WA

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Revised: 11/22/11

These projections do not guarantee actual operating results. Information herein may be revised based upon changes to assumptions and third-party information. Inapplicable schedules may be omitted. This information is proprietary and may be shared only with RBC's prior consent.

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OPM Version 4-4a, January 28, 2011

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158	Yr 159	Yr 160	Yr 161	Yr 162	Yr 163	Yr 164	Yr 165	Yr 166	Yr 167	Yr 168	Yr 169	Yr 170	Yr 171	Yr 172	Yr 173	Yr 174	Yr 175	Yr 176	Yr 177	Yr 178	Yr 179	Yr 180	Yr 181	Yr 182	Yr 183	Yr 184	Yr 185	Yr 186	Yr 187	Yr 188	Yr 189	Yr 190	Yr 191	Yr 192	Yr 193	Yr 194	Yr 195	Yr 196	Yr 197	Yr 198	Yr 199	Yr 200	Yr 201	Yr 202	Yr 203	Yr 204	Yr 205	Yr 206	Yr 207	Yr 208	Yr 209	Yr 210	Yr 211	Yr 212	Yr 213	Yr 214	Yr 215	Yr 216	Yr 217	Yr 218	Yr 219	Yr 220	Yr 221	Yr 222	Yr 223	Yr 224	Yr 225	Yr 226	Yr 227	Yr 228	Yr 229	Yr 230	Yr 231	Yr 232	Yr 233	Yr 234	Yr 235	Yr 236	Yr 237	Yr 238	Yr 239	Yr 240	Yr 241	Yr 242	Yr 243	Yr 244	Yr 245	Yr 246	Yr 247	Yr 248	Yr 249	Yr 250	Yr 251	Yr 252	Yr 253	Yr 254	Yr 255	Yr 256	Yr 257	Yr 258	Yr 259	Yr 260	Yr 261	Yr 262	Yr 263	Yr 264	Yr 265	Yr 266	Yr 267	Yr 268	Yr 269	Yr 270	Yr 271	Yr 272	Yr 273	Yr 274	Yr 275	Yr 276	Yr 277	Yr 278	Yr 279	Yr 280	Yr 281	Yr 282	Yr 283	Yr 284	Yr 285	Yr 286	Yr 287	Yr 288	Yr 289	Yr 290	Yr 291	Yr 292	Yr 293	Yr 294	Yr 295	Yr 296	Yr 297	Yr 298	Yr 299	Yr 300	Yr 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444	Yr 445	Yr 446	Yr 447	Yr 448	Yr 449	Yr 450	Yr 451	Yr 452	Yr 453	Yr 454	Yr 455	Yr 456	Yr 457	Yr 458	Yr 459	Yr 460	Yr 461	Yr 462	Yr 463	Yr 464	Yr 465	Yr 466	Yr 467	Yr 468	Yr 469	Yr 470	Yr 471	Yr 472	Yr 473	Yr 474	Yr 475	Yr 476	Yr 477	Yr 478	Yr 479	Yr 480	Yr 481	Yr 482	Yr 483	Yr 484	Yr 485	Yr 486	Yr 487	Yr 488	Yr 489	Yr 490	Yr 491	Yr 492	Yr 493	Yr 494	Yr 495	Yr 496	Yr 497	Yr 498	Yr 499	Yr 500	Yr 501	Yr 502	Yr 503	Yr 504	Yr 505	Yr 506	Yr 507	Yr 508	Yr 509	Yr 510	Yr 511	Yr 512	Yr 513	Yr 514	Yr 515	Yr 516	Yr 517	Yr 518	Yr 519	Yr 520	Yr 521	Yr 522	Yr 523	Yr 524	Yr 525	Yr 526	Yr 527	Yr 528	Yr 529	Yr 530	Yr 531	Yr 532	Yr 533	Yr 534	Yr 535	Yr 536	Yr 537	Yr 538	Yr 539	Yr 540	Yr 541	Yr 542	Yr 543	Yr 544	Yr 545	Yr 546	Yr 547	Yr 548	Yr 549	Yr 550	Yr 551	Yr 552	Yr 553	Yr 554	Yr 555	Yr 556	Yr 557	Yr 558	Yr 559	Yr 560	Yr 561	Yr 562	Yr 563	Yr 564	Yr 565	Yr 566	Yr 567	Yr 568	Yr 569	Yr 570	Yr 571	Yr 572	Yr 573	Yr 574	Yr 575	Yr 576	Yr 577	Yr 578	Yr 579	Yr 580	Yr 581	Yr 582	Yr 583	Yr 584	Yr 585	Yr 586	Yr 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1014	Yr 1015	Yr 1016	Yr 1017	Yr 1018	Yr 1019	Yr 1020	Yr 1021	Yr 1022	Yr 1023	Yr 1024	Yr 1025	Yr 1026	Yr 1027	Yr 1028	Yr 1029	Yr 1030	Yr 1031	Yr 1032	Yr 1033	Yr 1034	Yr 1035	Yr 1036	Yr 1037	Yr 1038	Yr 1039	Yr 1040	Yr 1041	Yr 1042	Yr 1043	Yr 1044	Yr 1045	Yr 1046	Yr 1047	Yr 1048	Yr 1049	Yr 1050	Yr 1051	Yr 1052	Yr 1053	Yr 1054	Yr 1055	Yr 1056	Yr 1057	Yr 1058	Yr 1059	Yr 1060	Yr 1061	Yr 1062	Yr 1063	Yr 1064	Yr 1065	Yr 1066	Yr 1067	Yr 1068	Yr 1069	Yr 1070	Yr 1071	Yr 1072	Yr 1073	Yr 1074	Yr 1075	Yr 1076	Yr 1077	Yr 1078	Yr 1079	Yr 1080	Yr 1081	Yr 1082	Yr 1083	Yr 1084	Yr 1085	Yr 1086	Yr 1087	Yr 1088	Yr 1089	Yr 1090	Yr 1091	Yr 1092	Yr 1093	Yr 1094	Yr 1095	Yr 1096	Yr 1097	Yr 1098	Yr 1099	Yr 1100	Yr 1101	Yr 1102	Yr 1103	Yr 1104	Yr 1105	Yr 1106	Yr 1107	Yr 1108	Yr 1109	Yr 1110	Yr 1111	Yr 1112	Yr 1113	Yr 1114	Yr 1115	Yr 1116	Yr 1117	Yr 1118	Yr 1119	Yr 1120	Yr 1121	Yr 1122	Yr 1123	Yr
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Credit Calculation Schedule

Green River Homes

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Low Income Housing Tax Credit Calculation

Item	Rehabilitation	Acquisition
Eligible Basis	\$ 16,019,460	
Less:		
Acquisition Cost	(3,623,958)	3,623,958
Residential Historic Tax Credits	-	-
Grants	-	-
Other Credits adjustment	-	-
Dev. Fee in acquisition	(121,060)	121,060
Relocation	(42,660)	-
Ineligible Soft Costs	(23,750)	-

DDAQCT Adjustme	No
Eligible Basis	
Basis Limitation	
Total Eligible Basis	12,206,032 3,747,018
Low Income Percentage	100% 100%
Qualified LIHTC Basis	12,206,032 3,747,018
Tax Credit Percentage	3.19% 3.19%
LIHTC Calculated	389,372 119,530
LIHTC Reservation	508,902 508,902
Allowable LIHTC	389,372 119,530

Historic Tax Credit Calculation

Item	Residential	Commercial	Total
Depreciable Basis	\$ -	\$ -	\$ -
Less:			
Acquisition Cost	-	-	-
Personal Property	-	-	-
Sitework	-	-	-
Bldg. Additionals (Demo)	-	-	-
Ineligible Interest	-	-	-
Other Ineligible Costs	-	-	-
Grants	-	-	-
Historic Tax Credit Basis	-	-	-
Historic Tax Credit %	0%	0%	0%
Total Historic Tax Credit	\$ -	\$ -	\$ -

Tax Credit Delivery	2012	2013	2014	2015
	-	-	-	-

State LIHTC	No
Eligible Basis	-
Adjustments	-
Adjustments	-
Total Basis	0%
Credit Percentage	-
Tax Credits	-
State Historic	No
Depreciable Basis	-
Adjustments	-
Adjustments	-
Total Basis	0%
Credit Percentage	-
Tax Credits	-
Other Credits	-
Basis	-
Adjustments	-
Adjustments	-
Total Basis	0%
Credit Percentage	-
Tax Credits	-

Summary of Operating Partnership Benefits

Green River Homes

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Year	Equity Contribution	Projected Taxable Income (Loss)	Deduct Saver's Cash Flow 100.00%	Projected Tax Benefits 11.00%	Projected Federal Housing Tax Credits	Projected Historic Rehab Tax Credits	Projected Other Tax Credits	Projected State Tax Credits	Federal Tax Effect on State Credits Yes	Projected Total Benefits	0.00% Projected Cash Flow	Total Investing L.P. Benefits
2011	\$ 500,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2012	-	(545,526)	-	190,934	146,619	-	-	-	-	337,553	-	337,553
2013	4,384,970	(396,481)	-	138,768	508,851	-	-	-	-	647,619	-	647,619
2014	-	(370,295)	-	129,603	508,851	-	-	-	-	638,454	-	638,454
2015	-	(353,781)	-	123,823	508,851	-	-	-	-	632,674	-	632,674
2016	-	(342,627)	-	119,919	508,851	-	-	-	-	628,770	-	628,770
2017	-	(331,320)	-	115,962	508,851	-	-	-	-	624,813	-	624,813
2018	-	(329,467)	-	115,313	508,851	-	-	-	-	624,164	-	624,164
2019	-	(335,423)	-	117,398	508,851	-	-	-	-	626,249	-	626,249
2020	-	(319,619)	-	111,867	508,851	-	-	-	-	620,718	-	620,718
2021	-	(308,185)	-	107,865	508,851	-	-	-	-	616,716	-	616,716
2022	-	(303,306)	-	106,157	362,232	-	-	-	-	468,389	-	468,389
2023	-	(360,618)	-	126,216	-	-	-	-	-	126,216	-	126,216
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-
2026	-	-	-	-	-	-	-	-	-	-	-	-
2027	-	-	-	-	-	-	-	-	-	-	-	-
2028	-	-	-	-	-	-	-	-	-	-	-	-
2029	-	-	-	-	-	-	-	-	-	-	-	-
Totals	4,884,970	(4,296,648)	-	1,503,825	5,088,510	-	-	-	-	6,592,335	-	6,592,335
Sale	N/A	(588,322)	N/A	205,913	N/A	N/A	N/A	N/A	N/A	205,913	-	205,913
Totals	\$ 4,884,970	\$ (4,884,970)	\$ -	\$ 1,709,738	\$ 5,088,510	\$ -	\$ -	\$ -	\$ -	\$ 6,798,248	\$ -	\$ 6,798,248

The equity contributions have been adjusted for the Limited Partners share of the 1602 exchange fields in the amount of \$

L.P. Income (Loss) % 99.99%
L.P. Cash Flow % 99.99%
L.P. Tax Credit % 99.99%

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Leaseup and Expenses

Green River Homes

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LEASEUP

	2012				2013			
	LL Units	Market Units	Leased	Percent	LL Units	Market Units	Leased	Percent
January	-	-	-	0.00%	59	-	59	100.00%
February	-	-	-	0.00%	59	-	59	100.00%
March	-	-	-	0.00%	59	-	59	100.00%
April	-	-	-	0.00%	59	-	59	100.00%
May	-	-	-	0.00%	59	-	59	100.00%
June	-	-	-	0.00%	59	-	59	100.00%
July	9	-	9	15.25%	59	-	59	100.00%
August	19	-	19	32.20%	59	-	59	100.00%
September	29	-	29	49.15%	59	-	59	100.00%
October	39	-	39	66.10%	59	-	59	100.00%
November	49	-	49	83.05%	59	-	59	100.00%
December	59	-	59	100.00%	59	-	59	100.00%
Total	204		204		708		708	

OPERATING EXPENSES

Expenses:	Expenses	Per Unit	Per Unit/Month
Variable Expenses			
Administrative	\$ 24,190	\$ 410	\$ 34
Repairs and Maintenance	51,330	870	73
Utilities	25,960	440	37
Water and Sewer	47,200	800	67
Payroll	129,800	2,200	183
Subtotal Variable Expenses	278,480	4,720	393
Fixed Expenses			Per Month
Insurance	20,000	339	1,667
Other	2,656	45	221
Real Estate Taxes - Total	-	-	-
Subtotal Variable & Fixed	301,136	5,104	-
Management Fee	46,606	790	66
Total Operating Expense	347,742	5,894	-
Replacement Reserve	17,700	300	1,475

Total Expenses & R.R. \$ 365,442 \$ 6,194

Expense Inflation % 103.00% 103.00%
Real Estate Tax inflation % 103.00% 103.00%
Real Estate Tax Abatement No

Management Fee Percentage of EGI 7.000% 46,606
Min Monthly Fee \$ -
Fee / unit / month \$ -
Inflation 103.00% 103.00%

Replacement Reserve
Start Date 7/1/2013
Per Unit Annual Inflation
RBC \$ 300 \$ 17,700 103.00%
Lender \$ - 100.00%

	2014				2015			
	LL Units	Market Units	Leased	Percent	LL Units	Market Units	Leased	Percent
January	59	-	59	100.00%	59	-	59	100.00%
February	59	-	59	100.00%	59	-	59	100.00%
March	59	-	59	100.00%	59	-	59	100.00%
April	59	-	59	100.00%	59	-	59	100.00%
May	59	-	59	100.00%	59	-	59	100.00%
June	59	-	59	100.00%	59	-	59	100.00%
July	59	-	59	100.00%	59	-	59	100.00%
August	59	-	59	100.00%	59	-	59	100.00%
September	59	-	59	100.00%	59	-	59	100.00%
October	59	-	59	100.00%	59	-	59	100.00%
November	59	-	59	100.00%	59	-	59	100.00%
December	59	-	59	100.00%	59	-	59	100.00%
Total	708		708		708		708	

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	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605	604	603	602	601	600	599	598	597	596	595	594	593	5
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Projected Taxable Income/(Loss)

Green River Home		Period		10/28/2011		10/22/21/04		Page																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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Then Ponder This

Cash Flow / Mortgage Amortization Schedules

September 1 to 5

Green River Nomads

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Figure 1

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Annual Management Fee										AMT		USD		Commissions Paid		NOTE:																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
DATE	STARTING BALANCE	MONTH (MM)	YEAR (YYYY)	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000	3001	3002	3003	3004	3005	3006	3007	3008	3009	301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Cash Flow / Mortgage Amortization Schedules
Green River Homes

Cash Flow Report to Fund Company			Sub-Data		Description	
34			Comments/Date		NOTE	
Loan Amount	Interest Rate	Period	Frequency	Committed	Clash Date	
2,000,000	5.00%	11	7	7	7	
11		2012	2012			
2011		2011	2011			
2012		2012	2012			
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Deferred Development Fee		DOF	2024-27		2028
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12/31/24	12/31/25	12/31/26	12/31/27	12/31/28	12/31/29
Loan Amount					
Interest Rate					
Asset Type (e.g., 100)					
Asset Type (e.g., 100)					
Monthly Payment					
Year	2021	2022	2023	2024	2025
Total Payment					
Interest Expense					
Principal Payment					
Outstanding Balance					
Actual Interest					

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and payable hereon (\$2,000,000)		Construction Dates												MORTG																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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Period	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	

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	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Replacement Reserves																			
Source Short	\$ -	\$ -	\$ -	\$ 8,000	\$ 27,000	\$ 41,250	\$ 63,240	\$ 83,182	\$ 103,119	\$ 116,054	\$ 131,425	\$ 153,445	\$ 170,539	\$ 21,707	\$ 48,108	\$ 75,574	\$ 95,517	\$ 136,200	\$ 22,576
Balance at beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits from initial sale	-	-	-	120	408	660	978	1,277	208	625	931	1,208	1,634	357	724	1,100	1,493	1,891	414
Current year interest income	-	-	-	13,271	13,778	19,341	24,532	30,319	21,135	21,769	22,422	23,094	23,787	24,501	25,246	25,990	26,775	27,576	32,403
Current year income from dividends	-	-	-	-	-	-	9,719	11,277	13,001	14,853	16,812	18,884	21,061	23,337	25,714	28,193	30,774	33,454	36,230
Current year income from annuities	-	-	-	(123)	(468)	(845)	(1,273)	(1,737)	(2,241)	(2,785)	(3,368)	(3,991)	(4,654)	(5,357)	(6,100)	(6,883)	(7,704)	(8,564)	(9,464)
Less interest income included in CPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less capital gains/losses from interest	-	-	-	-	-	-	-	183,142	-	-	-	(118,039)	-	-	-	-	-	(236,210)	-
Other Additions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at end of year	\$ -	\$ 8,000	\$ 27,000	\$ 41,250	\$ 63,240	\$ 83,182	\$ 103,119	\$ 116,054	\$ 131,425	\$ 153,445	\$ 170,539	\$ 191,579	\$ 212,722	\$ 233,924	\$ 255,170	\$ 276,463	\$ 297,794	\$ 319,148	\$ 340,578

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	2010	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050
Debt Service Reserves																																								
Interest Paid	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Balance at beginning of year																																								
Deposits from initial run																																								
Current year interest income																																								
Current year deposit book operations																																								
Lost interest income included in CF																																								
Lost impoundments made from account																																								
Balance at end of year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

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	12/31/2011	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000
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Business 101

Sticking The Carpet

התאחדות המורים

Life

Self-Test Questions (Answers)

Final Version of Manuscript

References

David C. Goffman

Maximum Gain

Minimum 1000 Aflatoxin

Abstract



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Back From Prior to Final CI

Energy

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Estimating the Number of Cases

For Further Research

1. Identify the main idea of the passage.

Selected Developmental Needs

Isolated Demersal-Cloud

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Source	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013	10/1/2013																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

Flow of Funds

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Construction Interest Schedule
Green River Horizon

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Month	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding Loan Balance	11,171.12	10,111.91	9,111.91	8,111.91	7,111.91	6,111.91	5,111.91	4,111.91	3,111.91	2,111.91	1,111.91	1,111.91	1,111.91	1,111.91	1,111.91	1,111.91	1,111.91	1,111.91
Seller Certificate/Advance Loan Pmt	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)	4,823.10(1)
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	1,861,249	2,160,179	3,101,123	4,101,123	5,101,123	6,101,123	7,101,123	8,101,123	9,101,123	10,101,123	11,101,123	12,101,123	13,101,123	14,101,123	15,101,123	16,101,123	17,101,123	18,101,123
Interest																		
Seller Certificate/Advance Loan Pmt	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10	4,823.10
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
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Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
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Capitalizer Loan 5																		
RDC Loan																		
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Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
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Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
Capitalizer Loan 5																		
RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
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RDC Loan																		
CP Loan (net earnings) 25.5mm	923	1,180	1,316	1,411	1,477	1,513	1,529	1,545	1,561	1,577	1,593	1,609	1,625	1,641	1,657	1,673	1,689	1,705
Interest																		
Capitalizer Loan 4																		
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RDC Loan																		
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Interest																		
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Interest																		
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Interest																		
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Capitalizer Loan 5																		
RDC Loan																		
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Interest																		

Construction Interest Schedule
Green River Homes

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ATTACHMENT B

Attachment B
Green River Loan, Collateralized
Amortization Schedule

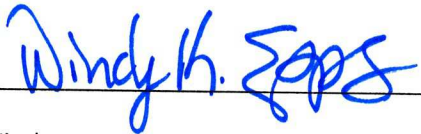
Month	Beginning Balance	Interest Rate	Interest Charge	Principal	Ending Balance
Jun-11	9,500,000	0.00%	0	0	9,500,000
Dec-11	9,500,000	0.00%	0	0	9,500,000
Jun-12	9,500,000	0.00%	0	0	9,500,000
Dec-12	9,500,000	0.00%	0	0	9,500,000
Jun-13	9,500,000	0.75%	35,625	0	9,500,000
Dec-13	9,500,000	0.75%	35,625	0	9,500,000
Jun-14	9,500,000	1.00%	47,500	0	9,500,000
Dec-14	9,500,000	1.00%	47,500	863,636	8,636,364
Jun-15	8,636,364	1.00%	43,182		8,636,364
Dec-15	8,636,364	1.00%	43,182	863,636	7,772,728
Jun-16	7,772,728	1.00%	38,864		7,772,728
Dec-16	7,772,728	1.00%	38,864	863,636	6,909,092
Jun-17	6,909,092	1.50%	51,818		6,909,092
Dec-17	6,909,092	1.50%	51,818	863,636	6,045,456
Jun-18	6,045,456	1.50%	45,341		6,045,456
Dec-18	6,045,456	1.50%	45,341	863,636	5,181,820
Jun-19	5,181,820	1.50%	38,864		5,181,820
Dec-19	5,181,820	1.50%	38,864	863,636	4,318,184
Jun-20	4,318,184	2.00%	43,182		4,318,184
Dec-20	4,318,184	2.00%	43,182	863,636	3,454,548
Jun-21	3,454,548	2.00%	34,545		3,454,548
Dec-21	3,454,548	2.00%	34,545	863,636	2,590,912
Jun-22	2,590,912	2.00%	25,909		2,590,912
Dec-22	2,590,912	2.00%	25,909	863,636	1,727,276
Jun-23	1,727,276	2.00%	17,273		1,727,276
Dec-23	1,727,276	2.00%	17,273	863,636	863,640
Jun-24	863,640	2.00%	8,636		863,640
Dec-24	863,640	2.00%	8,636	863,640	0

ATTACHMENT C

Attachment C

GREEN RIVER HOMES CERTIFICATION

I, Windy Epps, Director of Finance for the King County Housing Authority (KCHA), do hereby certify that whenever funds held in trust by the Bank of America as collateral against the loan from the Bank of America to KCHA which funded the Green River Homes re-development project are released as collateral, all such funds will be used for an eligible MTW activity or purpose that KCHA has received approval for through its MTW Plan.

A handwritten signature in blue ink, reading "Windy H. Epps", written over a horizontal line.

Windy Epps, Director of Finance,
King County Housing Authority

A handwritten date in blue ink, "3/24/2021", written over a horizontal line.

Date

ATTACHMENT D

Account Number
416870

Bank of America, N.A.
P.O. Box 2010
Lakewood, NJ 08701



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Portfolio Holdings	4
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Income and Expense Activity	4
Announcements	5

Office Servicing Your Account:
101 CALIFORNIA ST
14TH FLOOR
CA5-332-14-00
SAN FRANCISCO, CA 94111
Fax: 980.233.7103

Account Representative:
HEDI MASUOKA
.
HEDI.MASUOKA@BAML.COM

KING COUNTY HOUSING
AUTHORITY GR2 PLEDGE ACCOUNT
600 ANDOVER PARK WEST
SEATTLE, WA 98188

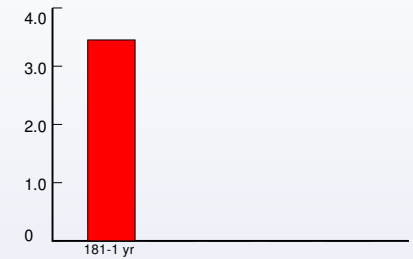
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Account Summary

Current Period Ending Value	\$3,454,546.00
Net Income and Expenses	\$78,590.91

MATURITY SCHEDULE

\$ millions



Portfolio Holdings	Quantity as of 12/31/2020	Market Value as of 12/31/2020	% of Portfolio
Money Market	3,454,546	\$3,454,546.00	100.00
Total Portfolio Value	3,454,546	\$3,454,546.00	

Client Statement
12/01/2020 to 12/31/2020

Account Number
416870

Bank of America, N.A.
P.O. Box 2010
Lakewood, NJ 08701



Page 2 of 5

Disclosure Statement

Account Statement

GENERAL - Securities transactions are recorded in your account on the settlement date shown on the confirmation or statement for such transactions (except in the case of cancellations or corrections where processing dates are used). Securities transactions having trade dates on or before, but settlement dates after, the date of the statement will appear on your next statement. Cash received or paid and securities received or delivered are shown as of the date of the activity. All cash received has been distributed in accordance with your instructions. Unless otherwise agreed, proceeds from pledged securities which mature or are sold are held until the pledge is released. Please advise your account representative promptly in writing of any material change in your investment objectives or financial situation. If you have a complaint, please call 1-888-221-9276 or notify us in writing at Bank of America, Bank of America Tower, One Bryant Park, Attn: Compliance Complaint Department Mail Code: NY1-100-17-01, New York, NY 10036.

DISCLOSURES - Bank of America, N.A. (BANA), is a subsidiary of Bank of America Corporation, the parent company of several banking institutions. BANA is a national bank and has registered a separately identifiable department as a municipal securities dealer with the Securities and Exchange Commission. BANA also has filed notice of its status as a government securities broker-dealer with the Office Comptroller of the Currency. From time to time, BANA or one or more affiliates may lend to one or more issuers whose securities are underwritten, dealt or placed by BANA or one or more of its affiliates. Please refer to the relevant prospectus offering statement or other disclosure document for material information relating to any such lending relationship and whether the proceeds of an issue will be used to repay any such loans. BANA may also from time to time participate in a primary or secondary distribution of the securities offered or sold to you by it. Further, BANA may act as investment advisor to an issuer whose securities may be sold to you by it.

SECURITY INTEREST - BANA shall have a continuing security interest in all securities, funds and other assets now and hereafter held or carried by BANA in your account(s), including any property in transit or held by others on behalf of BANA, and all proceeds thereof, as collateral security for the payment and performance by you of all your obligations to BANA now existing or hereafter arising and whether arising under your securities accounts or any other agreement between you and BANA, together with all costs and expenses of BANA in connection therewith (the "Obligations"). If you fail to perform any Obligation or if you are in default on any agreement between us, BANA may cancel any transaction or may, in a private or a public sale, sell out or buy in the securities shown in this statement, holding you liable for any loss incurred. BANA shall have, in addition to the rights provided herein or by other applicable law, all the rights and remedies provided to a secured party under the Uniform Commercial Code in the State of New York.

CALCULATION METHODOLOGY - The percentage of Portfolio column, the Asset Mix pie chart and the Maturity Schedule bar graph are calculated using the market value of the relevant securities when a market price is available to BANA. When a market price is not available, BANA uses the current par value.

NON-DEPOSIT INVESTMENT PRODUCTS - Non-deposit investment products purchased through BANA are NOT FDIC insured and, subject to the following sentence, are NOT deposits or other obligations of, or guaranteed by, Bank of America Corporation or any of its affiliates. Certain investment products are deposits of BANA or are obligations of Bank of America Corporation or an affiliate, as described at the time of purchase. An investment in securities involves investment risks, including possible loss of the principal amount invested.

RECORD OF OWNERSHIP - Securities held for your account by BANA or held in BANA's account at a securities depository are commingled with the same securities being held for other clients. Your ownership of these securities is reflected on BANA records.

CALLABLE SECURITIES - In the event any securities held by BANA for you in nominee name or in book entry (non-certificated) at a securities depository are called for partial redemption and BANA receives proceeds that belong to more than one person, BANA is authorized in its sole discretion to determine your proportionate share of such proceeds. Call features shown indicate the next regularly scheduled call date and price. Your holdings may be subject to other redemption features including sinking funds or extraordinary calls.

INTEREST, DIVIDENDS, SALE PROCEEDS - Although all figures shown are intended to be accurate, statement data should not be used for tax purposes, BANA is required by law to report to the Internal Revenue Service certain interest, dividend income and sales proceeds. Dividends and interest payments may be subject to country specific withholding taxes.

MARKET VALUATION/PRICE/ESTIMATED FIGURES - Securities positions are valued at or about the close of the statement period if prices are available from reference sources deemed reliable. For money market positions, if price is shown as N/A, a derived valuation (unadjusted for the credit quality) is provided based on the original cost basis reported to BANA and adjusted by the amount of any accrued discount from the purchase date to the end of the statement period. The month-end valuations of your portfolio are for guidance only and do not necessarily reflect prices at which each position could be sold for, if short, covered on the valuation date, particularly in the case of inactive or infrequently traded securities. BANA cannot guarantee the accuracy of such information. Information regarding average cost, unrealized gain or loss, accrued interest, current yield and estimated income figures that appear on your statement are derived from information provided by sources considered reliable by BANA. Contact your Account Representative to obtain current quotations or if you have questions regarding statement account valuations/estimated figures. N/A= Information not applicable or available at the time of statement creation.

ERRORS AND OMISSIONS - Please notify us within ten (10) days if you believe there is any inaccuracy in any entry reflected on this statement. Please include your account number when you notify us in writing. Failure to notify BANA of any error or omission will constitute your waiver of any claim arising as a result of such error or omission.

PROXY DISCLOSURES - Any attempt to vote securities will be void to the extent that such securities are not in the possession or control of BANA including (i) securities not yet delivered to BANA, (ii) securities purchased and not paid for by settlement date, and (iii) securities that BANA has hypothecated, re-hypothecated, pledged, re-pledged, sold, lent or otherwise transferred. Please be advised that for the purposes of proxy voting, customers will not be notified that the securities are not in BANA'S possession or control. Furthermore, BANA will not notify customers that a vote was void.

Client Statement
12/01/2020 to 12/31/2020

Bank of America, N.A.
P.O. Box 2010
Lakewood, NJ 08701



Account Number
416870

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Transaction Activity Summary

Description	Amount
Money Market Purchases	\$(3,454,546.00)
Interest	\$78,590.91
Other Transaction Activity	\$4,318,182.00

Income and Expense Summary

The Income data is provided for informational purposes only. Regularly scheduled payments are reported in the section. Interest income from products which pay interest only at maturity are not reflected.

Description	Reportable Month-to-Date	Non-Reportable Month-to-Date	Total Income Month-to-Date
Money Market Interest	\$78,590.91	\$0.00	\$78,590.91
TOTAL INCOME AND EXPENSES	\$78,590.91	\$0.00	\$78,590.91

Maturity Schedule

Security	CUSIP/ Security #	Coupon	Maturity	Quantity	Market Value	Next Coupon Date	Next Coupon Amount	Pledge	Pledge Units
BANK OF AMERICA N A CERTIFICATE OF DEPOSIT	1885036428	0.15%	12/21/2021	3,454,546	\$3,454,546.00	12/21/2021	\$5,109.85	Y	3,454,546

Client Statement
12/01/2020 to 12/31/2020

Bank of America, N.A.
P.O. Box 2010
Lakewood, NJ 08701



Account Number
416870

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Portfolio Holdings

Securities positions are valued at or about the close of the statement period if prices are available from reference sources deemed reliable. For money market positions, if price is shown as N/A, a derived valuation (unadjusted for the credit quality) is provided based on the original cost basis reported to the Bank and adjusted by the amount of any accrued discount from the purchase date to the end of the statement period. The month-end valuations of your portfolio are for guidance only and do not necessarily reflect prices at which each position could be sold or, if short, covered on the valuation date, particularly in the case of inactivity or infrequently traded securities. Bank cannot guarantee the accuracy of such information. N/A=Information not applicable or available at the time of statement creation.

PENDING STABILIZATION OF THE AUCTION RATE SECURITIES MARKET, BANK OF AMERICA, N.A. ("BANA") HAS CEASED PROVIDING MARKET VALUES AND MARKET PRICE INFORMATION WITH RESPECT TO AUCTION RATE SECURITIES ON CLIENT STATEMENTS. UNTIL BANA RESUMES PROVIDING THIS INFORMATION, NO VALUE WILL BE GIVEN TO AUCTION RATE SECURITIES IN CALCULATING PORTFOLIO VALUE. THIS RESULTS FROM THE "CLOSING MARKET PRICE" AND "MARKET VALUE" FIELDS BEING INPUT AS "N/A"; IT DOES NOT IMPLY THAT YOUR AUCTION RATE SECURITIES HAVE NO VALUE.

Security Description	CUSIP/ Security #	Acquired Ticket #	Quantity	Original Price Market Price	Original Cost Basis	Market Value	Next Coupon Date	Next Coupon Amount	Portfolio %
Money Market									
BANK OF AMERICA N A CERTIFICATE OF DEPOSIT Coupon 0.15% Maturity 12/21/2021	1885036428	N/A 1885036428	3,454,546	N/A N/A	N/A	\$3,454,546.00	12/21/2021	\$5,109.85	100.00
			3,454,546			\$3,454,546.00			\$5,109.85
Total Money Market									
Total Portfolio Holdings						\$3,454,546.00			

Transaction Activity

Date	CUSIP/ Security #	Description	Transaction	Quantity	Price	Net Amount
12/31/2020	1885029423	BANK OF AMERICA N A CERTIFICATE OF DEPOSIT	Maturity	4,318,182	0.00	4,318,182.00
12/31/2020	1885036428	BANK OF AMERICA N A CERTIFICATE OF DEPOSIT	Bought	3,454,546	100.00	(3,454,546.00)
TOTAL TRANSACTION ACTIVITY						\$863,636.00

Income and Expense Activity

The Income data is provided for informational purposes only. Regular scheduled payments are reported in the section. Interest income from products which pay interest only at maturity are not reflected.

Date	Description	Transaction	Tax Withheld	Reportable	Non-Reportable	Net Amount
12/31/2020	BANK OF AMERICA N A CERTIFICATE OF DEPOSIT	Interest	\$0.00	\$78,590.91	\$0.00	\$78,590.91
TOTAL INCOME AND EXPENSE ACTIVITY			\$0.00	\$78,590.91	\$0.00	\$78,590.91

Client Statement
12/01/2020 to 12/31/2020

Account Number
416870

Bank of America, N.A.
P.O. Box 2010
Lakewood, NJ 08701

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Announcements:

USA PATRIOT ACT DISCLOSURE

BANA, like all financial institutions, is required by Federal law to obtain, verify and record information that identifies each customer who opens an account with us. When you open an account, we will ask for your name, address and government-issued identification number and other information that will allow us to form a reasonable belief as to your identity, such as documents that establish legal status.

YOU MAY HAVE NOTICED.....

Beginning with your January 2014 statement, some information on your statement has been modified and new fields have been added.

The new fields are:

Acquired (the date of purchase/transfer of the security)

Ticket # (the ticket number assigned to your security on our system of record)

Original Price (the price paid for the security*)

Original Cost Basis (the original value or purchase price of the security*)

*For transfer in of the security, the information displayed will be limited to the values available to us at the time of the transfer.

Thank you for your business and we look forward to continuing to serve you with your investments.

Account Statement

End of Statement

ATTACHMENT E

ATTACHMENT F

Lending Strength

Advance Confirmation Advice

King County Housing Authority
600 Andover Park W
Seattle, WA 98188

Transaction Date: 08/26/13
Docket: 99007
TPS transaction: 5
Note Number: 11541

Note Number	Current Rate	Advance Type	Principal	Accrual Basis	Requestor
11541	3.97000	AMO	18,000,000.00 Principal to Amortize per attached schedule	ACT/ACT	CONSTANCE

Effective Date	Maturity Date	Payment Date(s)	Bus Day Convention
08/26/13	08/26/33	First business day of every month	New York

This advance is granted under the terms of Advance Master Note 1.1.
The details of the advance are specified above and will be considered
accurate and binding unless the Seattle Bank is notified otherwise within
ten (10) business days of the transaction date.

Lending Strength

Advance Confirmation Advice

King County Housing Authority
600 Andover Park W
Seattle, WA 98188

Transaction Date: 08/26/13
Docket: 99007
TPS transaction: 5
Note Number: 11541

The Seattle Bank shall charge prepayment fees on advances in the event of any voluntary or involuntary payment of all or part of the principal of such advance prior to the originally scheduled maturity thereof; including without limitation payments that become due as a result of an acceleration by the Seattle Bank pursuant to the terms of the advances agreement between the Seattle Bank and the borrower; provided, however, that a prepayment fee shall not be charged if the advance is terminated by the Seattle Bank at the end of the Initial Lockout Period or as of an Optional Termination Date. All prepayment fees shall be due at the time of the prepayment. The prepayment fee charged will be in an amount, calculated in accordance with the methodology set forth below, that is sufficient to make the Seattle Bank financially indifferent to the borrower's decision to repay the advance prior to its maturity date by enabling the Seattle Bank to obtain approximately the same investment yield that the Seattle Bank would have received had the Seattle Bank received all payments as originally provided in the advance that is being prepaid. The calculations and determinations of the Seattle Bank in this regard shall be in its sole and absolute discretion. Notwithstanding the above and the prepayment fee calculation methodology set forth below, in no event will a prepayment fee be less than zero unless the advance confirmation advice issued in connection with an advance expressly provides otherwise. In addition all prepayments and prepayment fees shall be governed by the provisions of the Seattle Bank's Member Products Policy and Financial Products and Services User Guide.

Prepayment fee calculation methodology: The Seattle Bank will calculate and charge a prepayment fee equal to the present value of the difference between: (i) the scheduled interest payments due in connection with the amount of the advance being prepaid, and (ii) the interest payments due in connection with a Federal Home Loan Bank (FHLBank) debt obligation or instrument, as of the date of the prepayment, of equivalent amount, term to maturity and other provisions as the advance that is being prepaid. The debt obligation or instrument referred to in (ii) above may, at the sole and absolute discretion of the Seattle Bank, be created synthetically via the derivative market for purposes of determining the prepayment fee calculation and need not be actual instrument, debt obligation, consolidated obligation, or liability of the Seattle Bank, another FHLBank or the FHLBank System.

In determining the present value of the difference between (i) and (ii) above, the Seattle Bank will discount the cashflows using the rate(s) on debt obligation or instrument described in (ii). The prepayment fee calculation will also be adjusted, as may be appropriate, to reflect the special financing characteristics of the advance that is being prepaid and (if applicable) any cost to modify, terminate, or offset the hedges associated with the advance (e.g., in the case of a putable advance, the embedded cost of the put option.) In some cases this adjustment will result in interest payments referred to in (ii) above that are lower than those due on FHLBank consolidated obligations or debt obligations of the Seattle Bank with similar terms to maturity, which may produce a higher prepayment fee.

Questions regarding this confirmation may be directed to Member Services
Seattle (206) 340-8691
Toll Free (800) 340-3452

Lending Strength

Customer: 99007 King County Housing Authority
Advance Original Principal: 18,000,000.00
Advance term in years: 20
Advance effective date: 08/26/13

Amortizing Schedule
Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
-----	-----	-----
09/2013	12,096.75	17,987,903.25
10/2013	75,000.00	17,912,903.25
11/2013	75,000.00	17,837,903.25
12/2013	75,000.00	17,762,903.25
01/2014	75,000.00	17,687,903.25
02/2014	75,000.00	17,612,903.25
03/2014	75,000.00	17,537,903.25
04/2014	75,000.00	17,462,903.25
05/2014	75,000.00	17,387,903.25
06/2014	75,000.00	17,312,903.25
07/2014	75,000.00	17,237,903.25
08/2014	75,000.00	17,162,903.25
09/2014	75,000.00	17,087,903.25
10/2014	75,000.00	17,012,903.25
11/2014	75,000.00	16,937,903.25
12/2014	75,000.00	16,862,903.25
01/2015	75,000.00	16,787,903.25
02/2015	75,000.00	16,712,903.25
03/2015	75,000.00	16,637,903.25
04/2015	75,000.00	16,562,903.25
05/2015	75,000.00	16,487,903.25
06/2015	75,000.00	16,412,903.25
07/2015	75,000.00	16,337,903.25
08/2015	75,000.00	16,262,903.25
09/2015	75,000.00	16,187,903.25
10/2015	75,000.00	16,112,903.25
11/2015	75,000.00	16,037,903.25
12/2015	75,000.00	15,962,903.25
01/2016	75,000.00	15,887,903.25
02/2016	75,000.00	15,812,903.25
03/2016	75,000.00	15,737,903.25
04/2016	75,000.00	15,662,903.25
05/2016	75,000.00	15,587,903.25
06/2016	75,000.00	15,512,903.25
07/2016	75,000.00	15,437,903.25
08/2016	75,000.00	15,362,903.25
09/2016	75,000.00	15,287,903.25
10/2016	75,000.00	15,212,903.25
11/2016	75,000.00	15,137,903.25
12/2016	75,000.00	15,062,903.25
01/2017	75,000.00	14,987,903.25
02/2017	75,000.00	14,912,903.25
03/2017	75,000.00	14,837,903.25
04/2017	75,000.00	14,762,903.25
05/2017	75,000.00	14,687,903.25
06/2017	75,000.00	14,612,903.25
07/2017	75,000.00	14,537,903.25
08/2017	75,000.00	14,462,903.25

Lending Strength

Customer: 99007 King County Housing Authority
Advance Original Principal: 18,000,000.00
Advance term in years: 20
Advance effective date: 08/26/13

Amortizing Schedule
Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
-----	-----	-----
09/2017	75,000.00	14,387,903.25
10/2017	75,000.00	14,312,903.25
11/2017	75,000.00	14,237,903.25
12/2017	75,000.00	14,162,903.25
01/2018	75,000.00	14,087,903.25
02/2018	75,000.00	14,012,903.25
03/2018	75,000.00	13,937,903.25
04/2018	75,000.00	13,862,903.25
05/2018	75,000.00	13,787,903.25
06/2018	75,000.00	13,712,903.25
07/2018	75,000.00	13,637,903.25
08/2018	75,000.00	13,562,903.25
09/2018	75,000.00	13,487,903.25
10/2018	75,000.00	13,412,903.25
11/2018	75,000.00	13,337,903.25
12/2018	75,000.00	13,262,903.25
01/2019	75,000.00	13,187,903.25
02/2019	75,000.00	13,112,903.25
03/2019	75,000.00	13,037,903.25
04/2019	75,000.00	12,962,903.25
05/2019	75,000.00	12,887,903.25
06/2019	75,000.00	12,812,903.25
07/2019	75,000.00	12,737,903.25
08/2019	75,000.00	12,662,903.25
09/2019	75,000.00	12,587,903.25
10/2019	75,000.00	12,512,903.25
11/2019	75,000.00	12,437,903.25
12/2019	75,000.00	12,362,903.25
01/2020	75,000.00	12,287,903.25
02/2020	75,000.00	12,212,903.25
03/2020	75,000.00	12,137,903.25
04/2020	75,000.00	12,062,903.25
05/2020	75,000.00	11,987,903.25
06/2020	75,000.00	11,912,903.25
07/2020	75,000.00	11,837,903.25
08/2020	75,000.00	11,762,903.25
09/2020	75,000.00	11,687,903.25
10/2020	75,000.00	11,612,903.25
11/2020	75,000.00	11,537,903.25
12/2020	75,000.00	11,462,903.25
01/2021	75,000.00	11,387,903.25
02/2021	75,000.00	11,312,903.25
03/2021	75,000.00	11,237,903.25
04/2021	75,000.00	11,162,903.25
05/2021	75,000.00	11,087,903.25
06/2021	75,000.00	11,012,903.25
07/2021	75,000.00	10,937,903.25
08/2021	75,000.00	10,862,903.25

Lending Strength

Customer: 99007 King County Housing Authority
 Advance Original Principal: 18,000,000.00
 Advance term in years: 20
 Advance effective date: 08/26/13

Amortizing Schedule
 Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
-----	-----	-----
09/2021	75,000.00	10,787,903.25
10/2021	75,000.00	10,712,903.25
11/2021	75,000.00	10,637,903.25
12/2021	75,000.00	10,562,903.25
01/2022	75,000.00	10,487,903.25
02/2022	75,000.00	10,412,903.25
03/2022	75,000.00	10,337,903.25
04/2022	75,000.00	10,262,903.25
05/2022	75,000.00	10,187,903.25
06/2022	75,000.00	10,112,903.25
07/2022	75,000.00	10,037,903.25
08/2022	75,000.00	9,962,903.25
09/2022	75,000.00	9,887,903.25
10/2022	75,000.00	9,812,903.25
11/2022	75,000.00	9,737,903.25
12/2022	75,000.00	9,662,903.25
01/2023	75,000.00	9,587,903.25
02/2023	75,000.00	9,512,903.25
03/2023	75,000.00	9,437,903.25
04/2023	75,000.00	9,362,903.25
05/2023	75,000.00	9,287,903.25
06/2023	75,000.00	9,212,903.25
07/2023	75,000.00	9,137,903.25
08/2023	75,000.00	9,062,903.25
09/2023	75,000.00	8,987,903.25
10/2023	75,000.00	8,912,903.25
11/2023	75,000.00	8,837,903.25
12/2023	75,000.00	8,762,903.25
01/2024	75,000.00	8,687,903.25
02/2024	75,000.00	8,612,903.25
03/2024	75,000.00	8,537,903.25
04/2024	75,000.00	8,462,903.25
05/2024	75,000.00	8,387,903.25
06/2024	75,000.00	8,312,903.25
07/2024	75,000.00	8,237,903.25
08/2024	75,000.00	8,162,903.25
09/2024	75,000.00	8,087,903.25
10/2024	75,000.00	8,012,903.25
11/2024	75,000.00	7,937,903.25
12/2024	75,000.00	7,862,903.25
01/2025	75,000.00	7,787,903.25
02/2025	75,000.00	7,712,903.25
03/2025	75,000.00	7,637,903.25
04/2025	75,000.00	7,562,903.25
05/2025	75,000.00	7,487,903.25
06/2025	75,000.00	7,412,903.25
07/2025	75,000.00	7,337,903.25
08/2025	75,000.00	7,262,903.25

Lending Strength

Customer: 99007 King County Housing Authority
Advance Original Principal: 18,000,000.00
Advance term in years: 20
Advance effective date: 08/26/13

Amortizing Schedule
Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
09/2025	75,000.00	7,187,903.25
10/2025	75,000.00	7,112,903.25
11/2025	75,000.00	7,037,903.25
12/2025	75,000.00	6,962,903.25
01/2026	75,000.00	6,887,903.25
02/2026	75,000.00	6,812,903.25
03/2026	75,000.00	6,737,903.25
04/2026	75,000.00	6,662,903.25
05/2026	75,000.00	6,587,903.25
06/2026	75,000.00	6,512,903.25
07/2026	75,000.00	6,437,903.25
08/2026	75,000.00	6,362,903.25
09/2026	75,000.00	6,287,903.25
10/2026	75,000.00	6,212,903.25
11/2026	75,000.00	6,137,903.25
12/2026	75,000.00	6,062,903.25
01/2027	75,000.00	5,987,903.25
02/2027	75,000.00	5,912,903.25
03/2027	75,000.00	5,837,903.25
04/2027	75,000.00	5,762,903.25
05/2027	75,000.00	5,687,903.25
06/2027	75,000.00	5,612,903.25
07/2027	75,000.00	5,537,903.25
08/2027	75,000.00	5,462,903.25
09/2027	75,000.00	5,387,903.25
10/2027	75,000.00	5,312,903.25
11/2027	75,000.00	5,237,903.25
12/2027	75,000.00	5,162,903.25
01/2028	75,000.00	5,087,903.25
02/2028	75,000.00	5,012,903.25
03/2028	75,000.00	4,937,903.25
04/2028	75,000.00	4,862,903.25
05/2028	75,000.00	4,787,903.25
06/2028	75,000.00	4,712,903.25
07/2028	75,000.00	4,637,903.25
08/2028	75,000.00	4,562,903.25
09/2028	75,000.00	4,487,903.25
10/2028	75,000.00	4,412,903.25
11/2028	75,000.00	4,337,903.25
12/2028	75,000.00	4,262,903.25
01/2029	75,000.00	4,187,903.25
02/2029	75,000.00	4,112,903.25
03/2029	75,000.00	4,037,903.25
04/2029	75,000.00	3,962,903.25
05/2029	75,000.00	3,887,903.25
06/2029	75,000.00	3,812,903.25
07/2029	75,000.00	3,737,903.25
08/2029	75,000.00	3,662,903.25

Lending Strength

Customer: 99007 King County Housing Authority
Advance Original Principal: 18,000,000.00
Advance term in years: 20
Advance effective date: 08/26/13

Amortizing Schedule
Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
09/2029	75,000.00	3,587,903.25
10/2029	75,000.00	3,512,903.25
11/2029	75,000.00	3,437,903.25
12/2029	75,000.00	3,362,903.25
01/2030	75,000.00	3,287,903.25
02/2030	75,000.00	3,212,903.25
03/2030	75,000.00	3,137,903.25
04/2030	75,000.00	3,062,903.25
05/2030	75,000.00	2,987,903.25
06/2030	75,000.00	2,912,903.25
07/2030	75,000.00	2,837,903.25
08/2030	75,000.00	2,762,903.25
09/2030	75,000.00	2,687,903.25
10/2030	75,000.00	2,612,903.25
11/2030	75,000.00	2,537,903.25
12/2030	75,000.00	2,462,903.25
01/2031	75,000.00	2,387,903.25
02/2031	75,000.00	2,312,903.25
03/2031	75,000.00	2,237,903.25
04/2031	75,000.00	2,162,903.25
05/2031	75,000.00	2,087,903.25
06/2031	75,000.00	2,012,903.25
07/2031	75,000.00	1,937,903.25
08/2031	75,000.00	1,862,903.25
09/2031	75,000.00	1,787,903.25
10/2031	75,000.00	1,712,903.25
11/2031	75,000.00	1,637,903.25
12/2031	75,000.00	1,562,903.25
01/2032	75,000.00	1,487,903.25
02/2032	75,000.00	1,412,903.25
03/2032	75,000.00	1,337,903.25
04/2032	75,000.00	1,262,903.25
05/2032	75,000.00	1,187,903.25
06/2032	75,000.00	1,112,903.25
07/2032	75,000.00	1,037,903.25
08/2032	75,000.00	962,903.25
09/2032	75,000.00	887,903.25
10/2032	75,000.00	812,903.25
11/2032	75,000.00	737,903.25
12/2032	75,000.00	662,903.25
01/2033	75,000.00	587,903.25
02/2033	75,000.00	512,903.25
03/2033	75,000.00	437,903.25
04/2033	75,000.00	362,903.25
05/2033	75,000.00	287,903.25
06/2033	75,000.00	212,903.25
07/2033	75,000.00	137,903.25
08/2033	75,000.00	62,903.25

Lending Strength

Customer: 99007 King County Housing Authority
 Advance Original Principal: 18,000,000.00
 Advance term in years: 20
 Advance effective date: 08/26/13

Amortizing Schedule
 Advance Note Nbr: 11541

Payment Date	Principal Payment	Advance Balance
-----	-----	-----
Final	62,903.25	0.00

ATTACHMENT G

Attachment G

MOVING KING COUNTY RESIDENTS FORWARD COLLATERAL CERTIFICATION

I, Windy Epps, Director of Finance for the King County Housing Authority (KCHA), do hereby certify that whenever the minimum collateral balance requirement of the "MKCRF" loan between KCHA and the Federal Home Loan Bank declines and investments purchased with MTW funds that are pledged as collateral against this loan are de-pledged, any released funds will be used for an eligible MTW activity or purpose that KCHA has received approval for through its MTW Plan. This loan was used to finance rehabilitation projects at 509 former public housing units disposed of by KCHA and now owned by Moving King County Residents Forward (MKCRF).



Windy Epps, Director of Finance,
King County Housing Authority




Date

ATTACHMENT H

Attachment H

Below is the current outstanding amount borrowed by the King County Housing Authority (KCHA) from the Federal Home Loan Bank (FHLB) and then loaned to Moving King County Residents Forward (MKCRF):



eAdvantage

Housing Authority Of The County Of King #8404
Michael8404

HomeAccount ▾Line of Business ▾StatementsSettings ▾User Administration

Logout

HOME / ACCOUNT BALANCES

Summary of Account Balances

Account Profile

Data Updated : 03/24/2021 07:18 PM

Deposit Accounts


840420	Daily Time Non-Member Int/Non-Int	\$0.00
681084173	Demand Non-Member Interest Bearing	\$231,574.15
Term Time Ledger Balance		\$0.00
Term Time Pledged Amount		\$0.00

Advances

Advances	\$11,237,903.25
Letters of Credit	\$0.00
MPF Credit Enhancement	\$0.00
Current FHLB Indebtedness	\$11,237,903.25
Forward Starting Advances	\$0.00
Total FHLB Indebtedness	\$11,237,903.25

100% of the Total FHLB Indebtedness of \$11,237,903.25 must be collateralized by KCHA.

First KCHA pledged the loan between KCHA and MKCRF. This loan currently has an outstanding balance of \$13,650,710.24 but is assigned a market value of \$13,236,661.78. Its Advance Equivalent is 68% of the market value, or \$9,032,698.00.



eAdvantage

Collateral

Current Member

Collateral Summary

Data Updated: 03-24-2021 7:24 PM

APSA Date: 04-13-2015

Collateral Status: Delivery APSA


Loans Pledged

Collateral Type	Unpaid Principal	Market Value / Adjusted Unpaid	Adv Equivalent	# of Items	LTV
1109 Multi-Family 1st Mtg	\$13,650,710.24	\$13,236,661.78	\$9,032,698.00	1	68
Total Loans Pledged:	\$13,650,710.24	\$13,236,661.78	\$9,032,698.00	1	

[Export Loans Pledged](#)

As the minimum collateral requirement is \$11,237,903.25 and the Advance Equivalent of the collateralized loan is \$9,032,698.00, there is a collateral gap of \$2,205,205.25. To fill this gap, KCHA pledged investments purchased with MTW funds. For these investments, the FHLB calculated the Advance Equivalent to be 91% of the Fair Market Value. At 12/31/2020, the Fair Market Value of the investments was \$3,067,010.00 and the Advance Equivalent \$2,790,979.10. The table shows the inventory of pledged investments.

Securities

Collateral Type	Unpaid Principal	Market Value	Adv Equivalent	# of Items	LTV
6010 Agency Debt-Discount Note/Debenture	\$3,000,000.00	\$3,067,010.00	\$2,790,979.10	3	91
Total Securities/Term Time Pledged:	\$3,000,000.00	\$3,067,010.00	\$2,790,979.10	3	
Securities/Term Time Pledged 					

The Advance Equivalent of \$2,790,979.10 exceeds the collateral gap of \$2,205,205.25. KCHA considers the amount of MTW funds pledged as collateral to be equal to the collateral gap, or \$2,205,205.25.

APPENDIX F

ENERGY PERFORMANCE CONTRACT REPORT

2021 - EPC I Extension: Savings by Incentive Type

AMP	Property Name	Units	Frozen	RPUI	Total Savings by AMP	Total Savings by AMP per Unit
101	Ballinger Homes	140	\$ 199,028	\$ -	\$ 199,028	\$ 1,422
150	Paramount House	70	\$ 23,382	\$ -	\$ 23,382	\$ 334
152	Briarwood & Lake House	140	\$ 232,496	\$ -	\$ 232,496	\$ 1,661
153	Northridge I & Northridge II	140	\$ 136,994	\$ -	\$ 136,994	\$ 979
201	Forest Glen	40	\$ 20,423	\$ -	\$ 20,423	\$ 511
203	College Place & Eastside Terrace	101	\$ 170,949	\$ -	\$ 170,949	\$ 1,693
251	Casa Juanita	80	\$ 125,861	\$ -	\$ 125,861	\$ 1,573
350	Boulevard Manor	70	\$ 64,209	\$ -	\$ 64,209	\$ 917
352	Munro Manor & Yardley Arms	127	\$ 146,297	\$ -	\$ 146,297	\$ 1,152
354	Brittany Park & Riverton Terrace	105	\$ 279,618	\$ -	\$ 279,618	\$ 2,663
401	Valli Kee	115	\$ 203,713	\$ -	\$ 203,713	\$ 1,771
403	Cascade Apartments	108	\$ 152,072	\$ -	\$ 152,072	\$ 1,408
450	Mardi Gras	61	\$ 53,650	\$ -	\$ 53,650	\$ 880
503	Firwood Circle	50	\$ 58,167	\$ -	\$ 58,167	\$ 1,163
504	Burndale Homes	50	\$ 51,102	\$ -	\$ 51,102	\$ 1,022
550	Gustaves Manor & Wayland Arms	102	\$ 38,491	\$ -	\$ 38,491	\$ 377
551	Plaza Seventeen	70	\$ 30,269	\$ -	\$ 30,269	\$ 432
552	Southridge House	80	\$ 116,435	\$ -	\$ 116,435	\$ 1,455
553	Casa Madrona	70	\$ 63,509	\$ -	\$ 63,509	\$ 907
Total		1,719	\$ 2,166,664	\$ -	\$ 2,166,664	

2021 - EPC II: Savings by Incentive Type

AMP	Property Name	Units	Frozen	RPUI	Total Savings by AMP	Total Savings by AMP per Unit
101	Ballinger Homes (RPUI Only) & Peppertree	140	\$ 16,594	\$ 234,919	\$ 251,514	\$ 1,797
105	Park Royal	23	\$ 7,234	\$ 12,152	\$ 19,386	\$ 843
150	Paramount House	70	\$ 347	\$ 37,303	\$ 37,650	\$ 538
152	Briarwood & Lake House	140	\$ -	\$ 125,741	\$ 125,741	\$ 898
153	Northridge I & Northridge II	140	\$ 4,770	\$ 137,881	\$ 142,651	\$ 1,019
156	Westminster	60	\$ 44,540	\$ -	\$ 44,540	\$ 742
180	Brookside Apartments	16	\$ 5,824	\$ -	\$ 5,824	\$ 364
191	Northwood	34	\$ 20,227	\$ 17,221	\$ 37,449	\$ 1,101
201	Forest Glen	40	\$ -	\$ 45,112	\$ 45,112	\$ 1,128
203	College Place & Eastside Terrace	101	\$ -	\$ 158,994	\$ 158,994	\$ 1,574
210	Kirkland Place	9	\$ 53	\$ 4,023	\$ 4,076	\$ 453
213	Island Crest	17	\$ 19,653	\$ 8,240	\$ 27,893	\$ 1,641
251	Casa Juanita	80	\$ 3,996	\$ -	\$ 3,996	\$ 50
290	NorthLake House	38	\$ 22,736	\$ 12,841	\$ 35,576	\$ 936
344	Zephyr	25	\$ 26,567	\$ 8,011	\$ 34,578	\$ 1,383
345	Sixth Place	24	\$ 17,243	\$ 27,181	\$ 44,424	\$ 1,851
350	Boulevard Manor	70	\$ -	\$ 63,940	\$ 63,940	\$ 913
352	Munro Manor & Yardley Arms	127	\$ -	\$ 97,558	\$ 97,558	\$ 768
354	Brittany Park, Riverton Terrace, & Pacific Court	105	\$ 34,624	\$ 50,006	\$ 84,630	\$ 806
390	Burien Park	102	\$ 68,934	\$ 26,821	\$ 95,755	\$ 939
401	Valli Kee	115	\$ 37,606	\$ 122,024	\$ 159,630	\$ 1,388
403	Cascade Apartments	108	\$ -	\$ 155,032	\$ 155,032	\$ 1,435
409	Shelcor	8	\$ (17)	\$ 3,104	\$ 3,087	\$ 386
450	Mardi Gras	61	\$ 16,642	\$ 30,720	\$ 47,362	\$ 776
467	Northwood Square	24	\$ 2,688	\$ -	\$ 2,688	\$ 112
503	Firwood Circle	50	\$ 45,462	\$ 47,305	\$ 92,767	\$ 1,855
504	Burndale Homes	50	\$ 53,599	\$ 59,657	\$ 113,255	\$ 2,265
550	Gustaves Manor & Wayland Arms	102	\$ 4,723	\$ 35,655	\$ 40,378	\$ 396
551	Plaza Seventeen	70	\$ 20,720	\$ -	\$ 20,720	\$ 296
552	Southridge House	80	\$ 6,973	\$ 19,172	\$ 26,145	\$ 327
553	Casa Madrona	70	\$ 1,432	\$ 40,648	\$ 42,080	\$ 601
Total		2,099	\$ 483,167	\$ 1,581,260	\$ 2,064,428	

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5



TO: Board of Commissioners

FROM: Tim Baker, Senior Management Analyst

DATE: April 9, 2021

RE: **First Quarter CY 2021 Procurement Report**

In order to update the Board concerning KCHA's procurement activities, staff is presenting the attached Quarterly Procurement Report. This report covers all procurement activities from January through March 2021 that involved the award of contracts valued over the amount of \$100,000 and change orders that have cumulatively exceeded 10% of the original or not to exceed contract amount.

Awarded Contracts Over \$100,000:

The awarded contracts section of the report lists the issuing department, contract type, the company awarded the contract, the award and estimate/budgeted amounts, the procurement process involved, the number of bids received and notes about the procurement.

In the first quarter, there were 14 contracts awarded and valued at more than \$100,000, representing 99% of the contracts executed in the quarter. The largest contract executed for construction work was for \$4,493,000 awarded to Cadence for the Ballinger Homes envelope and roof replacement project managed by the Capital Construction Department. There were also four task order contracts executed, contract amounts ranging from \$500k to \$1 million.

The largest non-construction contract was awarded for the amount of \$3,241,968 for behavioral health services issued to NAVOS by the Social Impact Department.

Contract Change Orders Exceeding 10%:

KCHA's internal procedures require heightened oversight and review once a contract has incurred change orders valued at more than 10% of the original contract amount. The change order (CO) section of the report includes the issuing department, contract type, company awarded the contract, the original amount awarded, as well as the number of change orders, the amounts of the total change orders to date expressed both in dollars and percentages above the original contract value, and notes about the procurement. Per the Board's request, this section was divided between change orders issued in response to unforeseen field conditions or expanded project scopes, and

change orders which were foreseen at the time the initial contract was executed (primarily through contract extensions on multi-year contracts). The not-to-exceed total for the “foreseen” change order section is the projected total amount of the contract once all the foreseen change orders are completed.

There were 14 condition change orders issued, including six by Asset Management, five by Capital Construction and two by HOPE VI. The Bellevue Manor, Abbey Ridge and Woodland North renovations, and the Greenbridge infrastructure project experienced the largest changes in the quarter. At Bellevue Manor, the year long delay due to COVID resulted in increased in labor and material costs. At Abbey Ridge extensive, unforeseen moisture damage and rot in the walls and framing were encountered when siding and drywall were removed. At Woodland North the investor required seismic upgrades were far more extensive than anticipated adding approximately \$275,000 in costs. The street and utility infrastructure work at Greenbridge was significantly delayed when existing water district utility lines were found in undocumented locations that conflicted with the new lines being installed. Re-engineering and additional water lines were required which delayed work into the rainy seasons of November, December, and January which imposed additional costs for further delay, erosion control, and dewatering.

There were 11 change orders issued due to foreseen conditions in this quarter. Five were from the Social Impact for after school & summer learning programs going through their first renewal as planned by the contracts.

KING COUNTY HOUSING AUTHORITY
QUARTERLY PROCUREMENT REPORT
January-March 2021 (First Quarter)

Awarded Contracts Over \$100,000

Issuing Department	Contract type	Contract Awarded to	Estimate/Budget Amount	Initial Contract Amount		NTE with extensions		Procurement Process	# of bids	Notes
Asset Management	Auburn Square stairway replacements	Pavement Maintenance	\$113,973	\$146,500		\$146,500		Sealed	6	New contractor for KCHA. Woman owned business.
Asset Management	Overlake exterior painting	Alba	\$454,060	\$480,000		\$480,000		Sealed	4	Contractor has performed several successful jobs for KCHA.
Capital Construction	Youngs Lake water improvements	Accord	\$333,685	\$284,888		\$285,888		Sealed	5	Contractor has performed many successful jobs for KCHA. Section 3 certified.
Capital Construction	Evergreen Court waterline replacement	Accord	\$357,177	\$387,388		\$387,388		Sealed	1	Contractor has performed many successful jobs for KCHA. Section 3 certified.
Capital Construction	Westminster fire sprinklers	Emtech	\$624,895	\$474,000		\$474,000		Sealed	2	New contractor for KCHA.
Capital Construction	Yardley Arms waste lines	Vortex	\$463,451	\$567,443		\$567,443		Sealed	1	Contractor has performed several successful jobs for KCHA.
Capital Construction	Avondale Manor envelope & roof replacement	Libby	\$1,296,408	\$1,117,800		\$1,117,800		Sealed	2	Contactor has performed several successful jobs for KCHA. Section 3 certified.
Capital Construction	Ballinger envelope & roof replacement	Cadence	\$3,501,704	\$4,493,000		\$4,493,000		Sealed	6	Contractor has performed several successful jobs for KCHA.
Housing Mgmt-Maint	Tree trimming/arborist services	Gray Owl	\$500,000	\$500,000		\$500,000		RFP	2	Contractor has performed many successful jobs for KCHA.
Housing Mgmt-Maint	Tree trimming/arborist services	Stumpy	\$500,000	\$500,000		\$500,000		RFP	2	New contractor for KCHA.
Housing Mgmt-Maint	Plumbing services	Holaday-Parks	\$1,000,000	\$1,000,000		\$1,000,000		RFP	2	New contractor for KCHA.
Housing Mgmt-Maint	Flooring services	Great Floors	\$1,000,000	\$1,000,000		\$1,000,000		RFP	2	Contractor has performed many successful jobs for KCHA.
Resident Services	Housing stability programs	YWCA	\$300,000	\$300,000		\$300,000		Sole source	n/a	Provider has been doing the services since 2009 and is uniquely qualified to continue.
Social Impact	Behavioral health services	NAVOS	\$3,241,968	\$3,241,968		\$3,241,968		Sole source	n/a	Provider has been doing the services since 2007 and is uniquely qualified to continue.
Total			\$13,687,321	\$14,493,987		\$14,493,987				

Contracts exceeding 10% cumulative change order-Condition Changes

Issuing Department	Contract type	Contract awarded to	Initial Contract Amount/NTE*	Prior Change Orders	Change Orders this Quarter	# of Change Orders this Quarter	Total Contract Value to Date	% of NTE*	Notes (Current Quarter Change Orders)
Asset Management	Bellevue Manor interior renovations	CDK	\$2,035,193	\$0	\$222,065	1	\$2,257,258	111%	Contract delay resulted in increased labor & material prices, water heater & light pole replacements.
Asset Management	Woodland North retaining wall & site work	A-1 Landscaping	\$3,124,000	\$251,576	\$153,697	1	\$3,529,273	113%	Needed to repair the fire water main break.
Asset Management	Abbey Ridge renovations	Allied	\$19,745,000	\$2,121,190	\$1,099,179	2	\$22,965,369	116%	Rot repairs; electrical; site grading; storm drains; EV stations; signs
Asset Management	Abbey Ridge weatherization	Superior	\$262,458	\$84,680	\$90,213	1	\$437,351	167%	Insulation removal not covered by PSE grant.
Asset Management	Woodland North seismic upgrades	Accord	\$185,205	\$44,048	\$229,178	1	\$468,431	248%	Structural modifications needed for 4 buildings, rotting posts discovered in 2 buildings.
Capital Construction	Juanita Court office renovations	After the Fire	\$34,499	\$0	\$5,200	1	\$39,699	115%	Building configuration changed from 6 to 7 offices per staff request.
Capital Construction	Multiple sign installations	Cypress Hills	\$7,600	\$0	\$2,858	1	\$10,458	138%	Needed to remove additional 4 signs not in the original contract.
Capital Construction	Ballinger Homes pin pile installation	Griffin	\$32,560	\$0	\$72,387	3	\$104,947	322%	Added 2 buildings to scope; ground water issues; repair flooring beams
Homeless Housing	Housing access & services programs	YWCA	\$574,039	\$523,200	\$123,077	1	\$1,220,316	213%	Additional funds found to extend program 3 months.
HOPE VI	Greenbridge infrastructure improvements	Road Construction NW	\$2,624,000	\$141,300	\$558,458	2	\$3,323,758	127%	Numerous unknown conditions; weather delays; infrastructure and earthwork issues
Total			\$28,624,554	\$3,165,994	\$2,556,312	14	\$34,346,860		

Contracts with contract extensions or other foreseen change orders

Issuing Department	Contract type	Contract awarded to	NTE*	Prior Contract Value	Contract Extensions this Quarter	# of Contract Extensions this Quarter	Current Contract Value	% of NTE*	Notes (Current Quarter Change Orders)
Homeless Housing	Housing access & services programs	YWCA	\$1,097,239	\$978,731	\$118,508	1	\$1,097,239	100%	Fifth and final extension to the contract
Resident Services	Workforce development programs	YWCA	\$570,000	\$184,307	\$92,419	1	\$276,726	49%	Second extension to the contract
Resident Services	Workforce development programs	YWCA	\$1,470,000	\$934,314	\$265,068	1	\$1,199,382	82%	Fourth extension to the contract
Resident Services	Workforce development programs	Neighborhood House	\$650,000	\$421,250	\$115,000	1	\$536,250	83%	Fourth extension to the contract
Social Impact	After school & summer learning programs	SW Youth & Family Services	\$1,341,294	\$223,549	\$228,018	1	\$451,567	34%	First extension to the contract
Social Impact	After school & summer learning programs	Neighborhood House	\$1,290,690	\$215,115	\$223,808	1	\$438,923	34%	First extension to the contract
Social Impact	After school & summer learning programs	Center for Human Services	\$718,050	\$119,000	\$127,726	1	\$246,726	34%	First extension to the contract
Social Impact	After school & summer learning programs	SW Boys & Girls Club	\$891,390	\$148,565	\$181,535	1	\$330,100	37%	First extension to the contract
Social Impact	After school & summer learning programs	Bellevue Boys & Girls Club	\$286,612	\$44,522	\$65,412	1	\$109,934	38%	First extension to the contract
Social Impact	Reducing school absenteeism	Shoreline ISD	\$25,000	\$5,000	\$5,000	1	\$10,000	40%	First extension to the contract
Social Impact	Youth education programs	Kent Youth & Family Services	\$1,290,690	\$808,960	\$248,370	1	\$1,057,330	82%	Fourth extension to the contract
Total			\$9,630,965	\$4,083,313	\$1,670,864	11	\$5,754,177		

*NTE = Not To Exceed

T A B N U M B E R

6



KCHA IN THE NEWS

April 19, 2021

Shoreline Area NEWS

News, events and information about Shoreline and Lake Forest Park.

Home



Friday, April 2, 2021

North King County Enhanced Shelter opens



The reception area at the shelter the day before it opened
Photo courtesy King county

King County councilmember Rod Dembowski and County Executive Dow Constantine, toured the Lake City Partners new shelter at 16357 Aurora Avenue on March 31st ahead of its April 1st opening. They were joined by City of Shoreline and King County Housing Authority representatives. The shelter will support 60 individuals, prioritizing those experiencing homelessness in the City of Shoreline.

On April 1, Lake City Partners began providing services at the [North King County Enhanced Shelter](#) in Shoreline.

Located in the former Oaks Nursing Home located at 16357 Aurora Avenue N, the Enhanced Shelter will provide 24/7 shelter services for up to 60 individuals when fully operational.

The City of Shoreline and Lake City Partners (LCP) worked in partnership with King County and King County Housing Authority (KCHA) to quickly turn the former nursing home into an enhanced shelter to help address an unmet need for a 24/7 shelter in North King County.

Its prior use as a nursing home makes the facility particularly well suited to provide a safe housing option. Separate rooms are the best way to protect both residents and staff from spreading COVID or other airborne illness. In addition, individual rooms provide privacy and security for residents as they work to stabilize their health and find permanent housing.

An enhanced shelter is a particular type of emergency shelter that serves individuals seven days a week around the clock. It recognizes that individuals need to have safe and stable shelter to effectively address the challenges preventing long-term housing stability. Access to the shelter will be based on an individual's ability to maintain behaviors that are safe in a community setting.

The Shelter will also provide case management, meals, hygiene, health services, and laundry. Drug and alcohol use will not be allowed in the facility. Local first responders; social service agencies in Shoreline and North King County; and outreach staff employed by the program will refer individuals to the facility once it is fully operational.



King County Executive Dow Constantine, King County Councilmember Rod Dembowski, and staff from Shoreline and KCHA toured the facility on March 31. Lake City Partners began moving in approximately 20 individuals from their winter shelter program on April 1. LCP will not operate the Shelter at full capacity for several weeks as it ramps up operations.

“A former nursing home in Shoreline has new life and a new purpose as it opens to bring indoors 60 people in North King County who are currently experiencing homelessness,” said King County Executive Dow Constantine.

“This extraordinary collaboration with the City of Shoreline ensures that guests not only find a safe place to sleep in a room of their own, but they can also connect to the onsite services they need to rebuild health and stability. ”

“We are committed to taking on the challenge of homelessness in our community,” stated Shoreline Mayor Will Hall. “We believe this shelter can provide a much needed service for our community while also being a good neighbor.”

“I want to express my deep gratitude to Lake City Partners, the City of Shoreline, the King County Housing Authority and our own Department of Community and Human Services,” said King County Councilmember Rod Dembowski.

“We came together in a tremendous partnership to take care of the most vulnerable in our community. This housing will save lives and represents the best in community action to solve our most pressing local challenge.”

“KCHA is delighted to partner with King County, the City of Shoreline and Lake City Partners on this critical project,” said Stephen Norman, Executive Director King County Housing Authority. “This is one of a number of efforts we are participating in across the county. It is more essential now than ever that safe shelter and an adequate supply of permanent affordable housing be available in our community.”

“Pre-Covid, people relied on coffee shops, libraries, faith-based and other public spaces as well as shelter and other homeless services to find a sense of community, warmth, and shared experience,” stated Melanie Neufeld, Director of Lake City Partners.

“This last year has been extremely difficult with no place to go. After this experience of isolation - something that we can all relate to -we are so grateful to be able to welcome 60 single adults and couples into a warm space where they won't be told they have to leave at a certain time, can have their own privacy, and start to feel human again/part of community again.”



One of the rooms at the enhanced shelter
Photo courtesy King county

KCHA provided the interim funding to purchase the property for use in the near-term as a 24/7 enhanced shelter. King County will provide the long-term acquisition financing and has a long-term plan to redevelop the property for permanent supportive housing.

Operational funding for the enhanced shelter will come largely from King County through a grant from the Washington State Department of Commerce. The City will provide additional operational funding.

Lake City Partners will operate the program. This organization, formed out of a neighborhood task force beginning in 2007, has coordinated a winter shelter for the last five years.

Since 2018, they have partnered with the City to provide homeless outreach services and have supported the operation of the severe weather shelter in Shoreline the past two winters.

Lake City Partners works with a network of more than 600 volunteers including members of the faith community, social service organizations, homeless advocates, governmental agencies, and neighbors to provide shelter and housing navigation services to help bring stability to individuals facing homelessness.

Updated financial information 4-6-2021

[DKH](#) at 5:11 AM

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ADAM SMITH
Serving Washington's 9th District

Rep. Smith Introduces Bill to Provide Rental Assistance to Struggling Families Throughout the Pandemic

March 16, 2021

WASHINGTON, D.C. – Congressman Adam Smith (D-Wash.) released the following statement after introducing the *Ensuring a Long-Term Housing Recovery Act*, which would utilize local Public Housing Authorities (PHAs) to provide rental assistance for the duration of the COVID-19 pandemic and economic recession.

“The COVID-19 pandemic has exacerbated the existing affordable housing crisis facing far too many families in the Puget Sound region and across the country,” **said Congressman Adam Smith**. “As many renters struggle to pay for the essentials and keep up with monthly rent and utilities, we must invest heavily in our most efficient and effective programs available for providing rental assistance.”

“The Ensuring a Long-Term Housing Recovery Act will invest in new housing vouchers that eligible households can stay on until their income returns to normal. Housing vouchers are proven as one of the most effective policies for reducing homelessness and housing insecurity among low-income people and underserved communities,” **continued Congressman Smith**. “Investing in single-issue vouchers for all income-eligible families through the Public Housing Authorities maximizes our ability to reach households in need of support and ensures that emergency rental assistance will be efficiently distributed and last as long as people need it.”

“KCHA applauds Congressman Smith for introducing this critical legislation to bring new housing resources to low-income people in Washington State,” **said Stephen Norman, Executive Director of the King County Housing Authority (KCHA)**. “The COVID-19 pandemic has illustrated how central a stable and affordable home is to a family’s wellbeing. With so many families facing mounting rental debt, Congress must address the immediate needs of people on the brink of eviction, but also recognize that low-income people across the country will not see their incomes recover overnight. A new infusion of emergency Housing Choice Vouchers would provide immediate assistance and long-term stability for low-income families who have disproportionately seen their livelihoods impacted by the pandemic.”

“In all these ways, the bill is a smart response to an unprecedented housing emergency,” **said Michael Mirra, Executive Director of the Tacoma Housing Authority**. “The nation has invested billions in one-time housing assistance

payments during the pandemic. Doing that has been a vital effort to forestall disaster for millions of households. Yet, if the only benefit the nation gets from that enormous investment is a modest reduction in rent arrearages and perhaps a short-term delay in eviction, then we must count that as a policy and financial defeat, as well as an unrelieved disaster for the most vulnerable victims of the pandemic. In contrast, your bill recognizes the value of a Housing Choice Voucher. A voucher helps a family, and a landlord, not only to avoid disaster, but also to recover a measure of stability. That stability will, in turn, allow them to regain a measure of prosperity. That is what builds families, builds neighborhoods, and promotes a housing market that works better for all.”

Click [here](#) to read the Tacoma Housing Authority’s full letter to Rep. Smith.

"The Seattle Housing Authority thanks Representative Adam Smith (D-WA) for introducing vital legislation to provide single-use housing vouchers,” **said the Seattle Housing Authority.** “Millions of people in our country are experiencing an inability to maintain or get housing as they struggle with job loss, reduced hours, loss of their businesses, caring full-time for children as day care centers and schools have closed, and the myriad other destabilizing impacts of the pandemic on their lives. Now more than ever there is a need for immediate and innovative help for them. Representative Smith’s bill to provide single-use housing vouchers will provide those most in need with housing. Without these vouchers it will be an incredible challenge for local communities and housing authorities to help keep these individuals and families from spiraling into extended homelessness. Housing authorities are positioned to take on administration of these vouchers and get them into the hands of people who have no means to pay full rent as they attempt to recover and rebuild from the crisis. Housing authorities and our community partners have the experience and infrastructure in place to support this desperately needed increase in housing vouchers for those hardest-hit by the economic fallout of COVID-19.”

"The Council of Large Public Housing Authorities applauds Representative Adam Smith (D-WA) for introducing this most important legislation to provide single-use housing vouchers to communities in need,” **said Sunia Zaterman, Executive Director of the Council of Large Public Housing Authorities.** “The pandemic has created an urgency for a deeper investment in this form of housing assistance for long-term recovery. Single-use housing vouchers can provide immediate assistance to individuals and families and can do so more efficiently while placing the least amount of strain on local stakeholders and government services. These vouchers will assist housing authorities and communities across the country meet their most urgent housing needs arising from the coronavirus and resulting economic contraction. Housing authorities have the capacity for a rapid expansion and administration of these vouchers because the infrastructure is already in place within these agencies to support a substantial increase in voucher availability.”

“As the pandemic-induced economic crisis continues, we must provide adequate federal rental assistance to help families stay in or find homes,” **said Adrienne Todman, Chief Executive Officer of the National Association of Housing and Redevelopment Officials (NAHRO).** “This bill would authorize \$25 billion for new Housing Choice Vouchers as well as cover fees for utilities, security deposits, and

application fees. The bill would also ensure that housing authorities had the flexibility and funding to make sure that the vouchers were used as quickly as possible. NAHRO supports Congressman Smith's effort to expand vouchers to more families who need assistance.”

“PHADA is pleased to endorse the Ensuring a Long-Term Housing Recovery Act, which will provide critically needed funding to address the serious affordable rental needs of low-income households across the country,” **said Timothy Kaiser, Executive Director – Public Housing Authorities Directors Association (PHADA).** “As you know, these needs have been exacerbated by the Coronavirus pandemic... PHADA recognizes that this expansion of the voucher program will directly address homelessness, housing instability, and overcrowding of low-income households. It will also help tens of thousands of households to gain quickly some measure of security and stability during the pandemic, which will help them get back on their feet and recover financially. Thank you for your commitment to helping low-income households in need and responding to the economic and health crisis facing our communities. An investment of this size and at this time is a direct investment in America’s families.”

Click [here](#) to read PHADA’s full letter to Rep. Smith.

“The MTW Collaborative supports the legislation introduced by Representative Adam Smith (D-WA) to provide single-use housing vouchers to communities in need,” **said Andrew Lofton, President of MTW Collaborative.** “The COVID-10 pandemic has only exacerbated our nation’s ongoing housing crisis and created an even more pressing need for investment in long-term recovery through housing assistance. Public housing authorities are well positioned to support a substantial increase in voucher assistance and already have the infrastructure and capacity in place for a rapid expansion and administration of single-use vouchers.”

“Tenant based assistance has long been the cornerstone of the federal housing programs and represents a proven tool to be utilized in providing much needed assistance to those impacted by the COVID-19 pandemic and its associated economic impact,” **said Denise Muha, Executive Director of the National Leased Housing Association.** “The current network of local and state housing agencies/authorities under the current Section 8 voucher program represent an efficient delivery system to assist urban, suburban and rural renters. Importantly, your proposed bill will provide housing authorities essential flexibility in meeting the challenges of both renters and landlords perpetuated by the pandemic. The authority to address rental arrears as well as current rental needs along with waivers and the ability to offer incentives for landlord participation will be key to that effort.

Click [here](#) to read the National Leased Housing Association’s full letter to Rep. Smith.

“Universal housing vouchers are key to ending the nationwide crisis in affordable housing as well as homelessness,” **said the National Alliance to End Homelessness.** “Rep. Smith’s bill commands the Alliance’s support because it is a significant step in the right direction. The Alliance thanks Rep. Smith for his leadership on low income housing and homelessness issues.”

The *Ensuring a Long-Term Housing Recovery Act* would provide \$25 billion for single-issue vouchers through Public Housing Authorities (PHAs) to all income-eligible families.

- This would fund approximately 200,000 vouchers over five years.
- The single-issue housing vouchers sunset whenever the initial households that use them exit the program. PHAs are prohibited from reissuing these vouchers to other households.
- A portion of the \$25 billion would be given to HUD to award to PHAs competitively to ensure a subset of vouchers are targeted in a manner consistent with highest need or awarded to PHAs with demonstrated capacity to issue vouchers quickly and effectively.

Amazon leases another Bellevue office tower as it makes room for planned 25k employees in city

BY **KURT SCHLOSSER** on March 9, 2021 at 8:49 am



A rendering of The Artise office tower from N.E. 8th Street and 106th Avenue N.E. in Bellevue, Wash. (Motiv Studio Image)

Amazon is making room for some of the [25,000 employees it plans to add](#) in Bellevue, Wash., announcing Tuesday that it has signed a lease to occupy a 600,000-square-foot office building called [The Artise](#) which is under development in the city east of Seattle.

Scheduled to open in 2024, the 25-story glass tower by Schnitzer West and architects NBBJ is at the corner of N.E. 8th Street and 106th Avenue N.E.

Amazon [shared the lease news](#) in an update to a previous blog post from September where it announced its growing intentions in Bellevue. The tech giant said at the time that its plans to add 10,000 employees would expand by another 15,000.

Amazon also said Tuesday that it will invest \$185.5 million in below-market loans and grants to the King County Housing Authority to preserve up to 1,000 affordable homes on the Eastside, including units in Pinewood Village, Hampton Greens, and the Illahee Apartments. It's part of Amazon's \$2 billion Housing Equity Fund, [announced in January](#) and aimed at offsetting the deepening economic divide in communities where the company is growing.



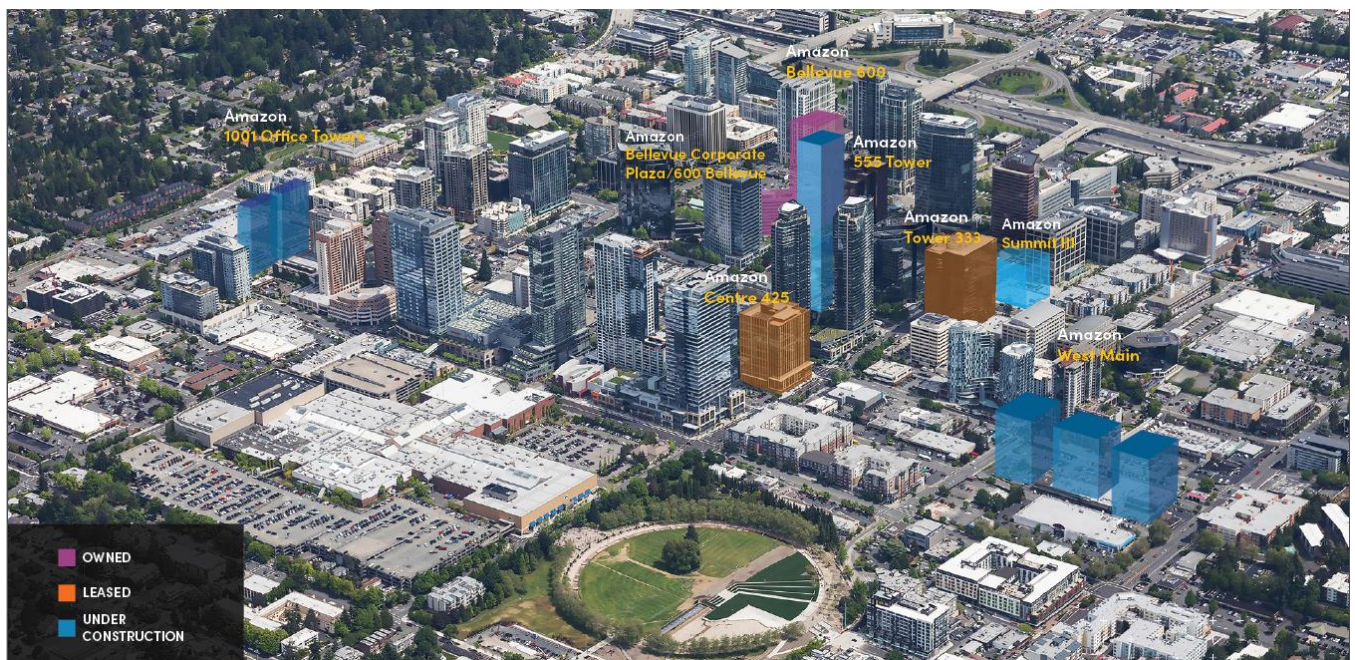
A ground view rendering of The Artise.

With its lease agreements, Amazon is poised to become downtown Bellevue's largest tenant at roughly 5.5 million square feet, doubling the footprint of Microsoft.

In addition to The Artise, Amazon had landed another two million square feet of downtown Bellevue office space at new properties being developed by Vulcan: [555 Tower](#) and [West Main](#) — both slated to open in 2023. Vulcan, the real estate company started by the late Microsoft co-founder Paul Allen, is a longtime partner of Amazon that built out its South Lake Union headquarters in Seattle.

Amazon is also developing another 27-story office tower at its Bellevue 600 project, where a 43-story tower is already planned for construction. Bellevue 600 will be built by 2025.

Even as the COVID-19 pandemic has caused companies to reconsider [where and how employees will work](#) in the future, Amazon has been charging ahead with plans for physical office space in multiple cities, including [Boston](#) and [Arlington, Va.](#) — its so-called HQ2.



Amazon's expanding footprint in Bellevue, Wash.

With more than 75,000 employees now in the region it calls home, Amazon has exhibited a strong desire to stretch further beyond the limits of Seattle, driven in part by disputes with the Seattle City Council over its impact on the community, and efforts by the city to impose new taxes on big businesses. In 2019, after a prior tax battle, the company announced plans to move its worldwide operations to Bellevue.

Amazon launched its highly-publicized HQ sweepstakes in 2019 as it planned to open a second North American headquarters. But the company decided to split the second headquarters between Northern Virginia and New York, and then dropped New York entirely.

In February, the company unveiled design plans for the headquarters campus in Arlington, Va., with renderings showing three tall office buildings ringing a unique glass-enclosed structure called “The Helix.”