

Regional Housing Council

Agenda: Wednesday March 8th, 2023 (4:00 p.m. – 5:00 p.m.) (via Zoom)

Carolyn Cox: Chair, Carolina Mejia: Vice-Chair

#	TIME	AGENDA ITEM	LEAD	ACTION
1	4:00 – 4:03	Welcome and Introductions <ul style="list-style-type: none">• Check-in• Review Agenda/Meeting Purpose	Carolyn	
2	4:03 – 4:05	Approval of February 15th minutes	Carolyn	Action
3	4:05 – 4:15	Advisory Board Charter	Tom	Information and Action
4	4:15 – 4:40	Fair Housing Presentation	Christa	Information
5	4:40-4:45	Tech Team Updates	Tom	Information
6	4:45-5:00	Good of the Order	Carolyn	
7	5:00	Upcoming Meetings <ul style="list-style-type: none">• Next RHC Meeting Wednesday March 22nd, 2023, 4pm Location: Zoom meeting		

REGIONAL HOUSING COUNCIL

Wednesday February 15th, 2023, Meeting Minutes

ATTENDEES:

Lacey: Carolyn Cox, Rick Walk, Ryan Andrews

Tumwater: Michael Althaus, Joan Cathey, Brad Medrud

Olympia: Dani Madrone, Clark Gilman, Jacinda Steltjes, Rich Hoey,

Thurston County: Carolina Mejia, Ramiro Chavez, David Bayne, Tom Webster, Keylee Marineau

Meeting began at 4:00 pm.

Agenda Item 1: Agenda approved, motion and second

Agenda Item 2: Minutes from January 25th meeting, motion and second, approved.

Agenda Item 3: Southport – Lansdale Pointe Apartment Project Proposal

Tom followed up from the discussion at the last meeting on whether the RHC would provide Southport a loan or a grant. Southport confirmed with Commerce they need to indicate on their application, due in March, if they will receive a loan or grant. However, this is preliminary and can be changed before entering into a contract with them. Tom is looking for a recommendation today from the RHC on a loan or a grant. The technical team did recommend a grant and the City of Olympia has decided to recommend their portion as a grant to their council as well. The group agreed that a grant would be preferable. Tom will finish preparing the commitment letter for Carolyn's signature.

Agenda Item 4: RHC Advisory Boards

In the agenda packet all the applicants for the Affordable Housing and Homeless Services Advisory Boards were provided. These recommendations were made with the intent that each jurisdiction be represented, applicants have lived experience, they are subject matter experts, and applicants participate in the Housing Action Team (HAT). Tom noted that Trudy Soucoup is listed as an Olympia representative on the Affordable Housing list of recommendations. However, HomesFirst, which Trudy represents, is based in Lacey.

13 applicants are being recommended for the Affordable Housing Advisory Board. Individuals listed 1-7 on this list are being recommended for a three-year term. Those listed 8-13 are being recommended for two-year terms.

11 applicants were recommended to the Homeless Services Advisory Board, two of these applicants are active members of the Lived Experience Steering Committee. Individuals listed 1-6 are being recommended for a three-year term and those listed 7-11 are being recommended for a two-year term.

Dani asked if there will be annual recruitments to fill spots even though terms are being set as two and three years. Tom clarified that the charter does allow for semi-annual recruitment to fill open spots or spots that current members leave prior to their term being completed. Carolyn requested that the Tech Team work on the charter language. This language would include commitment from jurisdictions to perform outreach to help gather representation for these boards, making the availability of semi-annual recruitment clearer, and language changes in the subsection listed as “Board membership should include representatives from the following groups:”.

The group voted to approve the Advisory Board recommendations.

Agenda Item 5: HOME ARP Plan

Under the American Rescue Plan Act, Thurston County received just over \$3 million. These funds were allocated under the HOME Investment Partnership Program. These funds are intended to assist individuals in households that are homeless, at risk of homelessness, or are a part of other vulnerable populations. They can be used to provide housing, rental assistance, or other supportive services. Before accepting these funds, the county had to create an allocation plan that required a public participation process and a needs and gaps analysis. The recommendation that came from this outreach and research is 47.5% of these funds being allocated to supportive services over the next three years, and 47.5% for affordable rental housing. The reduction in document recording fees influenced the recommendation for supportive services to help fill that gap. Affordable rental housing is also a desperate need in our communities.

Next, the plan will be posted to the County’s website where there will be a 30-day period for public comment before this plan is officially submitted to HUD. Once HUD approved the funds the county will issue an RFP for these funds. Tom anticipates funds would be available in the Fall if all goes well in the application process.

Agenda Item 6: HomesFirst ADU

In 2020 the City of Lacey awarded a Community Development Block Grant (CDBG) award to HomesFirst for about \$210,000. The goal was to acquire and rehab homes for affordable housing in Lacey. It was then agreed that they wanted to construct two accessory dwelling units (ADU) in Lacey on properties they already owned. However, it was realized new construction is not an eligible activity under CDBG. The City of Lacey and Thurston County need to both spend their CDBG funds, so they are requesting the RHC allocate \$107,000 from 2060 funds to this HomesFirst project. In exchange they would reduce Lacey’s CDBG award to HomesFirst by \$107,000 and make those funds available to another CDBG project within the county except for the City of Olympia, because they have their own CDBG funds.

Carolyn put forth a motion to approve this plan. The group unanimously approved her motion.

Agenda Item 7: Good of the Order

The Tech Team recommended canceling the meeting on February 22nd and return to two meetings in March. They also discussed presenting a hybrid meeting approach for future meetings at one of the March meetings.

Jacinda updated the group on the Franz Anderson supportive housing project. An RFP seeking a developer for permanent supportive housing will be initiated Friday February 17th. They are also asking

respondents to provide a Phase 2 plan, for the parcel that will temporarily hold the tiny home village. This plan should be for affordable housing units that meet the TRPC needs assessment. Applications will be due at noon on March 27th. There is a regional commitment of approximately \$6.7 million for development of phase 1 of this project. Carolyn asked Jacinda to elaborate on the phase 2 portion, she believed the tiny home village was meant to be more permanent. Jacinda explained that the tiny home village is being created as one option for placement of individuals in the Right of Ways. The Right of Way initiated also provided operation funds for the tiny home village over three years. During that three year span the permanent supportive housing units will be developed on the other parcel. Once those are complete the intents to move those individuals residing in the tiny homes to the permanent supportive housing units. At which point, the phase 2, affordable housing, project would begin.

Tumwater City Council passed the Rental Registration Ordinance. This says that if an apartment has five or more continuous units they must register as a business with the city. This way the city can distribute information to those complexes about tenant protection measures.

Lacey will be conducting a study this year related to mobile home parks and look at options to preserve space for mobile home parks and other affordable housing options for seniors. This study will be looking at inventory, condition assessments, demographics, surrounding land uses, and doing research on best practices on how mobile home parks are protected and preserved. They have also posted their Housing Coordinator position.

Meeting Adjourned: 5:02pm

Next Meeting: March 8th, 4:00 pm



Regional Housing Council – Advisory Boards

Draft Charter

Purpose

The primary purpose of the Affordable Housing and the Homeless Services Advisory Boards is to make recommendations to the Regional Housing Council (RHC) on funding and priorities related to federal, state, and local resources that are identified as under the purview of each Board or other tasks approved by the RHC. Additionally, the purpose of the Boards is to advise the RHC on priority setting and policies associated with housing and homelessness across Thurston County.

Advisory Boards in General

Each Board shall consist of a broad-based group of subject matter experts and community partners who advise the RHC on how best to invest limited affordable housing and related social service dollars and on policies and procedures on a regional level to meet the most urgent community needs pertaining to affordable housing and homeless services.

The RHC shall accept applications on a semi-annual basis, when positions are open, from persons wishing to serve on an Advisory Board and shall make recommendations on appointments to the Board of County Commissioners. The Board of County Commissioners will make formal appointments for service upon the Advisory Boards to the RHC.

If approved by the RHC, a policy regarding stipends for Advisory Board members will be implemented.

Each Board shall have a minimum of 8 voting members and a maximum of 14 voting members. Staff are not to be voting members but will support the Boards and be present at meetings as resources.

An individual may only sit on one RHC Advisory Board. An organization may have a representative on more than one Advisory Board.

Each member shall have one vote. A member must be present to vote and may not vote by proxy.

Boards will strive to achieve consensus in making recommendations to the RHC, but a simple majority of the voting and present members at an official meeting is sufficient to forward a recommendation to the RHC.

Term

Member terms shall be up to 3 years. Terms may be renewed once, for a maximum term of 6 years. Following serving a maximum term of 6 years, a member may not serve on the same Board for 3 years before serving a new term. Terms of the initial group of members will be staggered to prevent all terms from expiring at the same time, with at least 50% of the members having an initial 3-year term and up to 50% of the members having an initial 2-year term. Members granted an initial 2-year term shall be limited to a maximum term of 5 years.



Open positions may be filled on a semi-annual basis, or as-needed to meet the minimum number of Board members.

Roles and Responsibilities

The Boards shall advise the RHC concerning the formulation of processes, procedures, and criteria for carrying out the goals and priorities of the RHC. These goals and priorities are highlighted in the 5-Year Homeless Crisis Response Plan and the Permanent Supportive Housing Framework, as well as subsequent plans supported by the RHC. Specific tasks may include:

- Priority Setting – Review the overall housing and services needs of vulnerable populations and recommend categories of need and priority projects to meet those needs that are in alignment with existing plans, including but not limited to the 5-Year Homeless Crisis Response Plan. The Board will coordinate with other stakeholders, the Lived Experience Steering Committee, City Councils, County Commissions, government funders, and other public and private partners to develop these recommendations.
- Funding Allocations – Provide recommendations on proposed allocation of fund dollars.
- Policy Recommendations – Develop or review policies for RHC’s consideration that are related to the program requirements of the fund sources under a Board’s purview.
- Public Communication – Facilitate and recommend outreach to the community about the RHC’s priorities and investments.
- Coordination – Be familiar with other funding plans and funding sources to be able to maximize investment in affordable housing projects.

Officers

Each Advisory Board will appoint a Chair and Vice Chair annually from amongst its members to serve as the Advisory Board’s officers. Elections will be held at the first meeting of the New Year. They shall be elected by a simple majority of appointed members. During the first year the Advisory Board operates, the election shall occur at the first meeting of the Advisory Board with the term lasting until the first meeting of the New Year when the annual election will occur.

The Chair of each Advisory Board will serve as a non-voting member of the RHC. The Vice Chair will serve as the alternate non-voting member of the RHC.

All Board members are required to participate in Open Public Meetings Act training and other Board Orientation training as appropriate.

Meetings

- Advisory Boards may call special meetings in accordance with the Open Public Meetings Act.



- After formation, it is expected that Advisory Boards will establish a regular monthly meeting time and location.

Affordable Housing Advisory Board

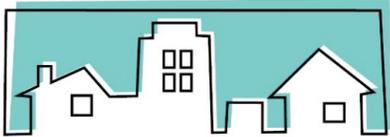
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Board membership shall include representatives from the following groups:

- At least one-third, but no more than one-half of members shall be residents of Olympia or represent organizations located in Olympia.
- The jurisdictions of Lacey, Tumwater, Yelm, and unincorporated Thurston County shall each be represented by at least one member who is a resident of or represents an organization with a housing focus that substantially operates in their jurisdiction. If a qualified member from a jurisdiction is not identified, a position on the Board will be held open until a qualified member from that jurisdiction is approved to serve on the Board. Each jurisdiction should pro-actively work to recruit potential members to apply to serve on the Advisory Board.
- Two members shall be active members and represent the Thurston Thrives Housing Action Team, or subsequent organization. One member will be an active representative of the Thurston Thrives Affordable Housing Team.
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Board composition may include representatives from the following groups, with the intent to have a diverse mix of affordable housing-related expertise represented on the Advisory Board with no more than 3 persons representing each of the following categories.

- Affordable housing lender
- Affordable housing developer
- Housing provider
- Coordinated Entry provider
- Behavioral health or primary care provider
- Affordable housing advocate
- Business representative
- Real estate broker
- By and For Community Member. By and For organizations are operated by and for the community they serve. Their primary mission and history is serving a specific community and



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they are culturally based, directed, and substantially controlled by individuals from the population they serve. At the core of their programs, the organizations embody the community's central cultural values. These communities may include ethnic and racial minorities; immigrants and refugees; individuals who identify as LGBTQ+, individuals with disabilities or who are deaf; and Native Americans.

The City of Olympia Home Fund Manager and the Thurston County Affordable Housing Manager or appointed staff will be lead staff supporting the work of the Affordable Housing Advisory Board. Staff will act in an administrative role and as liaisons with the RHC.

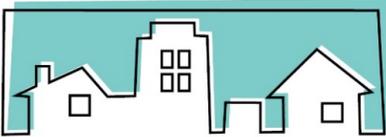
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DRAFT



Assessment of Fair Housing summary findings & goals



Background

Counties, cities and public housing authorities that receive federal funding through HUD are required to create plans for how they will spend funds.

They are also required to do fair housing planning to ensure projects and efforts they are funding do not (intentionally or unintentionally) continue or worsen segregation, discrimination, housing problems, or disparities.

Jurisdictions do this type of fair housing analysis and planning every 5 years. HUD provides guidance and a report template for jurisdictions to complete (the current version is called an Assessment of Fair Housing).

Fair Housing Laws

The Fair Housing Act prohibits discrimination in housing based on protected classes. Those federal protected classes include:

- Race
- Color
- National Origin
- Religion
- Disability
- Sex (includes sexual orientation and gender identity)
- Family status (households with children under age 18 and pregnant persons)

The Washington State Law Against Discrimination includes all the federal protected classes, and additionally:

- Honorably discharged veteran or military status
- Marital Status
- Immigration or Citizenship status

The Washington State Residential Landlord-Tenant Act also prohibits housing discrimination based on source of income, such as SSI or use of a Section 8 voucher.

Findings

People of color, people with disabilities, people who are transgender, and single mothers are:

- cost-burdened at higher rates
- more likely to be renters
- are at higher risk of displacement
- more likely to experience homelessness
- face continuing gaps in homeownership in Thurston County

Cost of housing and income disparities contribute to risk of displacement and limit housing options for protected classes in Thurston County

Thurston County residents are most likely to experience and report discrimination based on source of income, disability, race and family status

Findings (cont'd)

- Thurston County is lacking accessible and affordable units to meet needs of residents with disabilities
- Infrastructure and improved access to transit is important for the disability community
- Mold, high heating and high cooling costs are top environmental health concerns in housing
- Native American households face greater difficulty in accessing opportunities based on where they live
- Substandard housing or overcrowding issues are likely underreported
- Affordable Housing is key to housing choice and should be priority according to 600+ community survey respondents

Experiences of Discrimination

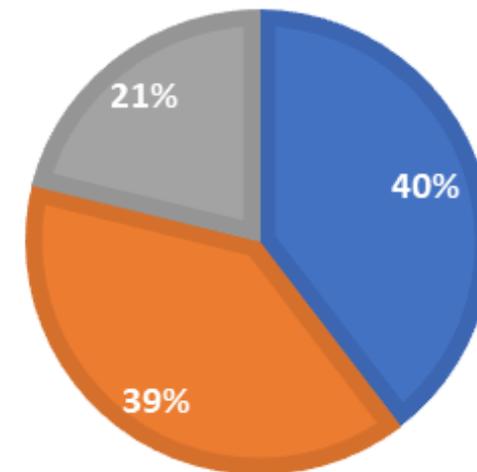
45 fair housing complaints were filed with HUD and the Washington State Human Rights Commission in the past five years in Thurston County

- 33 were based on disability
- 10 were based on race
- 4 were based on family status

Over 600 individuals responded to the online community fair housing survey.

HAVE YOU OR HAS SOMEONE YOU KNOW EXPERIENCED HOUSING DISCRIMINATION IN THURSTON COUNTY?

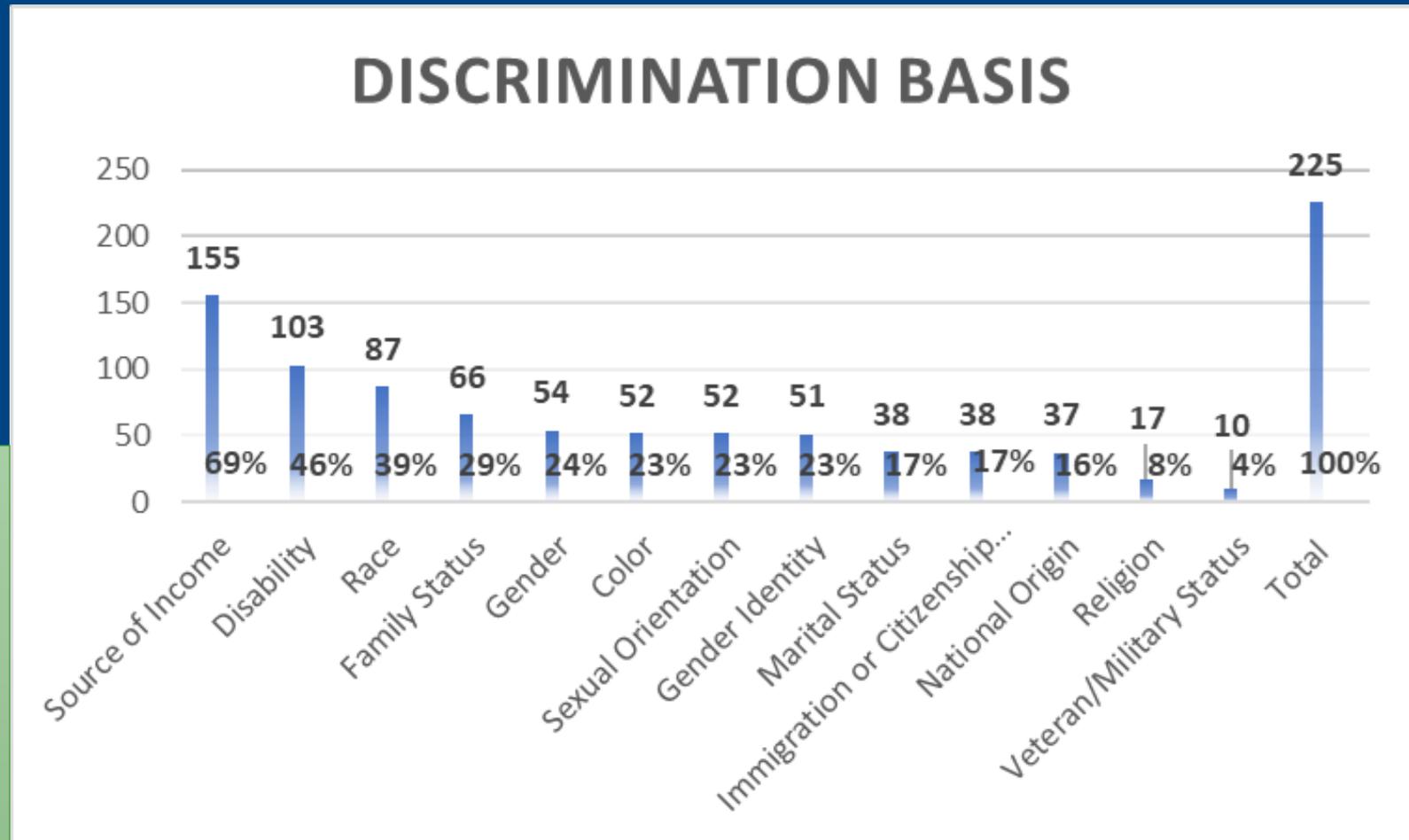
■ Yes/I think so ■ No/I don't think so ■ Not sure



Experiences of Discrimination (cont'd)

- Nearly 70% reported they/someone they know has experienced discrimination based on source of income
- 46% based on disability
- 39% based on race
- 29% based on family status

Only 12% of community survey respondents who reported an experience of discrimination filed a complaint. 63% of those respondents didn't pursue filing a complaint because they didn't think it would make a difference. 68% of those respondents didn't file a complaint because they didn't know who to contact.



Community Priorities

600+ community survey respondents prioritized their top five strategies to increase equity and reduce disparities among protected classes in Thurston County. Community members prioritized the following strategies:

- More affordable housing and/or financial assistance for housing for low-income individuals and families - 78%
- Increasing access to homeownership - 56%
- Housing in a variety of types and sizes to meet various family sizes and needs - 54%
- Reducing barriers to accessing housing (criminal history, credit history, etc) – 38%

The 5th most chosen priority was a tie between the following:

- Education about rights under fair housing laws for members of protected classes
- Education about responsibilities under fair housing laws for landlords, realtors, and other housing providers
- Better enforcement of source of income protections

Goal 1: Increase affordable housing; provide financial assistance for housing for low-income individuals and families

- 1) Funding for development or acquisition of housing units affordable to low-income households (below 80% AMI): **300 units over 5-year period (by end of 2027)**
- 2) Creation of resource page or developer toolkit to inform developers of affordable housing incentives: **by end of 2025**
- 3) Locate additional funding for rental assistance to low-income households (particularly those at risk of eviction) and/or incentives for property owners to keep rents lower: **by end of 2026**
- 4) Consider and recommend any relocation assistance programs for adoption: **by end of 2026**

Goal 2: Increase access to homeownership

- 1) Provide funding for homeownership activities (such as credit counseling or down payment assistance): **by end of 2024**
- 2) Review options for nontraditional and affordable homeownership: **share City of Olympia housing study findings by early 2024**
- 3) Create and/or share web-based information with public regarding homeownership support (focus on community groups who have had less access to homeownership opportunities): **2-4 times each year**

Goal 3: Increase housing in a variety of types and sizes to meet various family sizes and needs

- 1) Reduce parking requirements to incentivize affordable housing near transit: **by mid-2024**
- 2) Explore feasibility of offering impact fee waivers or other incentives (reduced connection fees, etc) for ADUs that meet affordability standards, create accessible units for persons with disabilities, partner with a local nonprofit provider and/or meet other metrics: **by end of 2024**
- 3) Create pre-approved ADU plans that include enhanced accessibility design and construction features to increase units accessible to persons with disabilities: **updated ADU plan or list of enhancements by end of 2024**
- 4) Ensure adequate mix of bedroom sizes and/or increased accessibility needs are reflected in residential development by adding requirements into affordable housing RFPs: **1-5 housing units per housing project to support enhanced accessibility for residents with disabilities and/or families with children**
- 5) Provide referrals and funding to support accessibility modifications in existing units: **20-25 housing units improved each year**
- 7) Strive to provide matching funds for developers seeking Housing Trust Fund DD Set Aside funding: **1-3 projects by 2027**

Goal 4: Reduce barriers to accessing housing (ex: criminal history, credit history)

- 1) Explore cost to contract with a third-party organization to provide training to landlords and tenants on fair housing and source of income discrimination laws (income to rent ratios) and disparate impact of overly restrictive criminal history policies: **by early 2024**
- 2) Review models for countywide program to reduce barriers to entry: **by end of 2024**
- 3) Review additional policy options from other jurisdictions: **by end of 2024**

Goal 5: Increase Fair Housing and Source of Income Discrimination education, outreach, and enforcement

- 1) Create or update web-based and print publications: **by mid-2024**
- 2) Offer fair housing-related trainings or presentations to landlords, tenants and/or housing advocates (could include trainings outlined in goal 5 below): **1 - 3 per year**
- 3) Lobby State Legislature to strengthen and adequately staff the Human Rights Commission: **once per year, each Legislative session**
- 4) Explore cost to contract with a third-party organization to enforce statewide source of income discrimination protections for Thurston County tenants: **by mid-2024**
- 5) Explore cost to contract with a third-party organization to provide training on fair housing and source of income discrimination laws: **by early 2024**

Goal 6: Improve environmental health in housing units

- 1) Provide funding for rental property owners and low-income homeowners for energy efficiency upgrades that improve air quality/circulation, weatherize units, improve heating and cooling: **20-25 units improved each year**
- 2) Provide trainings to landlords and tenants regarding mold treatment and prevention: **1-3 trainings per year**



Questions?

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Goals and Strategies to Address Key Findings

Over 600 community members who responded to the community fair housing survey prioritized the following strategies to increase equity and reduce disparities among protected classes in Thurston County:

1. More affordable housing and/or financial assistance for housing for low-income individuals and families
2. Increasing access to homeownership
3. Housing in a variety of types and sizes to meet various family sizes and needs
4. Reducing barriers to accessing housing (criminal history, credit history, etc)
5. Education about fair housing rights and responsibilities; enforcement of source of income protections

While contributing factors to fair housing issues were considered countywide, every jurisdiction may not undertake each of the following goals. Some goals may best be pursued regionally, and others may be undertaken by one or more cities.

Many of these goals align with work outlined in local Housing Action Plans, the Regional Housing Council's Permanent Supportive Housing Strategy, Thurston County's 5-Year Homeless Crisis Response Plan and/or work underway by Housing Action Team subgroups. The Regional Housing Council's new Advisory Boards for Affordable Housing and Homeless Services could also provide guidance on these goals and priorities to ensure efforts make an impact on the disparities and fair housing issues identified.

The Regional Housing Council's Permanent Supportive Housing Strategy sets a goal to develop 150-200 permanent supportive housing (PSH) units by 2024, using the goal metrics from Thurston County's Homeless Crisis Response Plan (for 2019-2024).

Thurston County's 5-Year Homeless Crisis Response Plan for 2019-2024 established broad goals to:

- Create 300 permanent supportive housing (PSH) units
- Increase affordable housing inventory regionally
- Strengthen and extend multi-family tax exemptions to create 400 units
- Explore increased housing densities

A regional Housing Needs Assessment and resulting individual Housing Action Plans for Lacey, Olympia, and Tumwater includes goals to:

1. Reduce housing costs for low-income and cost-burdened households
2. Increase the overall housing supply
3. Increase the variety of housing sizes and types
4. Increase senior housing options
5. Maintain in good condition and improve the existing housing stock
6. Provide safe, stable options for both renters and homeowners
7. Increase permanent housing options for people with disabilities and those at risk of or experiencing homelessness

<u>Goal 1</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Increase affordable housing; provide financial assistance for housing for low-income individuals and families:</p> <p>1) Support expansion of affordable housing inventory</p> <p>2) Increase affordable housing stock with development incentives</p> <p>3) Provide distribution of rental assistance to low-income households</p> <p>4) Explore options for tenant relocation assistance</p>	<p>-Lack of affordable, accessible housing in range of unit sizes</p> <p>-Displacement of residents due to economic pressures</p>	<p>-Segregation</p> <p>-Disparities in access to opportunities</p> <p>-Disproportionate Housing Needs</p>	<p>1) Funding for development or acquisition of housing units affordable to low-income households (below 80% AMI): 300 units over 5-year period (by end of 2027)</p> <p>2) Creation of resource page or developer toolkit to inform developers of affordable housing incentives: by end of 2025</p> <p>3) Locate additional funding for rental assistance to low-income households (particularly those at risk of eviction) and/or incentives for property owners to keep rents lower: by end of 2026</p> <p>4) Consider and recommend any relocation assistance programs for adoption: by end of 2026</p>	<p>-RHC & Advisory Boards</p> <p>-County</p> <p>-Cities</p>
<p>Discussion: Local jurisdictions should continue to prioritize efforts to develop more affordable housing (housing that is affordable to households earning 80% or less than Area Median Income), particularly for lower income households (below 50% AMI), and leverage local funding with state/other funding sources. Jurisdictions have and should continue to prioritize development of affordable housing development or permanent supportive housing in allocating CDBG HOME American Rescue Plan, SHB 2060, Home Fund (HB1590), and HOME-ARP funds. Cities have and should continue to donate or lease surplus or underutilized jurisdiction-owned land to developers that provide housing affordable to low-income households.</p> <p>Cities have and should continue to explore ways to make it easier for developers to build affordable units or incentivize development of affordable units. Jurisdictions could create expedited permit processing times and/or streamline land use process for affordable housing development.</p>				

Stakeholders have shared feedback that creation of a developer toolkit (or other centralized resource information) would be helpful. This resource would outline incentives and programs for affordable housing development offered by local jurisdictions. Cities with a Multifamily Tax Exemption program could offer an option for developers to pay into an affordable housing fund, rather than include affordable units, that cities can leverage for other projects.

Local jurisdictions or the RHC could offer deeper subsidies or higher scoring on RFPs for developers who include more set-aside units that are accessible to people with disabilities, affordable to lower income households, and/or market units to community organizations serving protected class groups. Housing projects that provide housing affordable to households at lower income levels (60%, 50% or 30% AMI or less) should be prioritized.

Document recording fees will contribute to local funding for rental assistance, but local jurisdictions could supplement those funds—particularly for low-income renter households that are at risk of eviction and homelessness. Thurston County was able to distribute COVID-19 rental assistance to community groups by contracting with organizations such as CIELO, who helped deploy assistance to Spanish-speaking and immigrant community members.

Cities could explore tenant relocation assistance programs and/or move-in cost support to help low-income households transition to new housing. Under [RCW 59.18.440](#), Washington State authorizes jurisdictions to implement a relocation assistance program (cost may be shared by city and by landlord) for tenants who are displaced when a housing unit is substantially renovated, demolished, condemned, or converted to another use (such as apartments to condos). Cities could also explore implementation of an Economic Displacement Relocation Assistance program, such as Seattle implemented in 2022. [Seattle's ordinance](#) requires landlords to pay relocation assistance to low-income tenants who have been displaced by a substantial rent increase.

<u>Goal 2</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Increase access to homeownership:</p> <p>1) Provide support for low to moderate income households to access homeownership</p> <p>2) Explore non-traditional ownership models (limited equity co-ops, land trusts, etc)</p> <p>3) Strengthen partnerships with homeownership partners and share information with public when funding opportunities or programs become available (WA State Housing Finance Commission, programs by financial institutions, nonprofits, etc)</p>	<p>-Lack of affordable, accessible housing in range of unit sizes</p> <p>-Displacement of residents due to economic pressures</p>	<p>-Disparities in access to opportunities</p> <p>-Disproportionate Housing Needs</p>	<p>1) Provide funding for homeownership activities (such as credit counseling or down payment assistance): by end of 2024</p> <p>2) Review options for nontraditional and affordable homeownership: share study findings by early 2024</p> <p>3) Create and/or share web-based information with public regarding homeownership support (focus on community groups who have had less access to homeownership opportunities): 2-4 times each year</p>	<p>County</p> <p>Cities</p> <p>Housing Action Team</p> <p>RHC & Advisory Boards</p>
<p>Discussion: One barrier identified to homeownership is no or low credit history to qualify for a mortgage. Thurston County has a gap in credit counseling or repair programs. Habitat for Humanity of South Sound has indicated that credit counseling programs are most effective when tailored to the individual and facilitated by a presenter that can convey information in an easily understandable format that is relevant to their experience (sometimes this is not the case with a bank or other financial institution). Any credit counseling or other homeownership support activities should include wraparound services that connect prospective homebuyers with resources and programs to guide them through the process of purchasing a home.</p>				

Washington State Department of Commerce has a [Homeownership Disparities Workgroup](#) that recently published a [report](#) on reducing disparities in homeownership for people of color. Jurisdictions can learn more by attending meetings and becoming better connected with the new Homeownership Unit created by Commerce. Organizations are developing programs such as [first-generation homebuyer assistance](#), [special purpose credit programs](#) and other [initiatives](#) designed to provide homeownership assistance to [people of color](#) or others who have had less access to homeownership opportunities.

Jurisdictions can explore options and program models that will lessen the gap in homeownership for our community, and funding for the best-suited program to our community's needs. City of Olympia will be exploring models for affordable homeownership in a housing study in 2023. Study results may be shared with the Regional Housing Council. Thurston County could also explore any additional property tax exemptions or relief programs that would allow low-income households to purchase a home. Lower income households are not able to qualify for mortgage loans due to high home values and property taxes are taking up an increasingly larger portion of that value. There is no housing inventory available in the price range accessible to lower income households who are served by many of the available local and state assistance programs.

Jurisdictions have partnered with Habitat for Humanity of South Sound to provide donated land or land at a reduced cost, and other incentives to support homeownership activities. Cities can provide education to developers and incentives for use of the 20-year Multifamily Tax Exemption to sell to a nonprofit to create affordable homeownership units.

Jurisdictions can provide information to the public about programs that help low to moderate income households access homeownership offered by local or state programs and financial institutions. Jurisdictions can affirmatively market these resources and information to community groups (such as organizations that serve people with disabilities, people of color, people who speak languages other than English, people who are transgender or nonbinary, tribal members, etc). Arc of Washington staff have provided feedback that family members who care for a household member with developmental disabilities often have to leave the workforce to provide support and are at risk of losing housing. Affordable homeownership could help stabilize these caregiving families.

<u>Goal 3</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Increase housing in a variety of types and sizes to meet various family sizes and needs:</p> <p>1) Support expansion of accessible housing inventory</p> <p>2) Support expansion of ADU and other housing types</p> <p>3) Provide support for accessibility modifications in existing housing</p>	<ul style="list-style-type: none"> - Availability of affordable units in a range of sizes - Land Use and Zoning Laws - Lack of assistance for housing accessibility modifications - Lack of affordable, integrated housing for individuals who need supportive services - Displacement of residents due to economic pressures 	<ul style="list-style-type: none"> - Disproportionate Housing Needs - Disability and Access -Disparities in access to opportunities 	<p>1) Reduce parking requirements to incentivize affordable housing near transit: by mid-2024</p> <p>2) Explore feasibility of offering impact fee waivers or other incentives (reduced connection fees, etc) for ADUs that meet affordability standards, create accessible units for persons with disabilities, partner with a local nonprofit provider and/or meet other metrics: by end of 2024</p> <p>3) Create pre-approved ADU plans that include enhanced accessibility design and construction features to increase units accessible to persons with disabilities: updated ADU plan or list of enhancements by end of 2024</p> <p>4) Ensure adequate mix of bedroom sizes and/or increased accessibility needs are reflected in residential development by adding requirements into affordable housing RFPs: 1-5 housing units per housing project to</p>	<p>Cities</p> <p>County</p> <p>RHC</p>

			<p>support enhanced accessibility for residents with disabilities and/or families with children</p> <p>5) Provide referrals and funding to support accessibility modifications in existing units: 20-25 housing units improved each year</p> <p>7) Strive to provide matching funds for developers seeking Housing Trust Fund DD Set Aside funding: 1-3 projects by 2027</p>	
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Discussion: Jurisdictions have made substantial progress to increase affordable housing development and density, including height and density bonuses and impact fee waivers for affordable housing. Cities of Lacey, Olympia, and Tumwater have created pre-approved ADU plan sets for property owners to add an Accessory Dwelling Unit. These plan sets already include several standard accessibility features, such as wider doorways. Enhanced accessibility (such as roll-in showers) could be offered in a pre-approved plan set or list of optional enhancements to increase the inventory of accessible housing units. Increased affordability could be offered by waiving impact fees or offering other incentives in exchange for keeping rents low.

Many neighborhoods with nearby access to transit, jobs, good schools, and other resources have very little vacant land that is suitable for development. Planning and zoning staff have indicated that infill housing types (like ADUs) are a good tool to increase density within neighborhoods near the urban core.

Most adults with developmental disabilities only have income through SSI (annual income under 30% AMI) and permanent supportive housing models with a behavioral health focus don't provide the type of support services needed. Housing that meets the needs of people with developmental disabilities is described as 'scattered site' housing – larger single-family homes (4-6 people), duplexes, and triplexes. Due to the way residential support services through Development Disabilities Administration are funded, individuals with developmental disabilities often need roommates to share staff and room for staff to provide care. Local jurisdictions could consider providing matching funds and letters of support for non-profit developers who build or manage scattered site housing with State Housing Trust Fund DD Set Aside funding.

Jurisdictions could also evaluate code changes to make it easier to convert unused commercial space for affordable housing.

<u>Goal 4</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Reduce barriers to accessing housing (ex: criminal history, credit history):</p> <p>1) Educate tenants and housing providers about how fair housing laws relate to screening process</p> <p>2) Explore ways to partner with and incentivize rental property owners to accept higher barrier tenants</p> <p>3) Explore policy solutions to reduce barriers to accessing housing</p>	<ul style="list-style-type: none"> - Screening criteria and policies - Displacement of residents due to economic pressures 	<ul style="list-style-type: none"> - Disproportionate Housing Needs - Disability and Access 	<p>1) Explore cost to contract with a third-party organization to provide training to landlords and tenants on fair housing and source of income discrimination laws (income to rent ratios) and disparate impact of overly restrictive criminal history policies: by early 2024</p> <p>2) Review models for countywide program to reduce barriers to entry: by end of 2024</p> <p>3) Review additional policy options from other jurisdictions: by end of 2024</p>	<p>Housing Action Team</p> <p>County</p> <p>Cities</p> <p>RHC & Advisory Boards</p>
<p>Discussion: In consultation with community advocates, credit history has been identified as a common barrier to accessing housing (both rental and ownership) for multiple protected class groups. Domestic violence survivors often experience financial abuse, which may include a perpetrator opening credit cards or bank accounts in the survivor’s name. Community members with disabilities often have medical debt. Undocumented community members lack a Social Security number, are often paid in cash, and have more difficulty establishing credit history. Reports have indicated people of color more frequently have no credit history or low credit scores. On-time rental, utilities or cell phone payments are not reported to credit bureaus in any positive way.</p> <p>Social service providers indicated that there is a need for more education about how fair housing laws relate to screening barriers like source of income and criminal history. Criminal history can sometimes be linked to disability and tenants may be able to request reasonable accommodations for a landlord to waive a policy (for example, a prior conviction occurred before a tenant went through treatment and rehabilitation for substance use). Information-sharing of best practices around reasonable accommodations in the screening process may also be helpful. Training about options for addressing previous evictions (order of limited dissemination or other means) could also be helpful for local tenants and service providers.</p>				

Cities with rental property registries could explore ways to incentivize property owners to reduce screening barriers or rent at affordable rates. The Housing Action Team's Rental Housing Workgroup has been in conversation with Housing Connector about their program model to connect higher barrier tenants, tenants with housing vouchers, and/or tenants exiting homelessness to private market landlords. Additional models could be explored to find ways to incentivize property owners to be more flexible in their screening standards, such as offering a risk mitigation fund to match the state landlord mitigation fund programs.

Cities could explore additional local policy options for tenants. For example:

- Minneapolis and Philadelphia passed laws restricting the use of credit history in rental screening
- Seattle restricts use of criminal history in rental screening

Additional policies could be explored that:

- limit when eviction histories can be used (example: when a judgment has been paid off or an order of limited dissemination has been entered)
- limit income to rent ratios (such as not requiring more than proof of 2.5 times the monthly rent)
- do not subject tenants who are using a housing voucher to the same screening criteria regarding credit history, debt owed to a previous landlord or past evictions for nonpayment of rent prior to receiving voucher

<u>Goal 5</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Increase Fair Housing and Source of Income Discrimination education, outreach, and enforcement:</p> <p>1) Housing provider education</p> <p>2) Housing consumer education</p> <p>3) Strengthen enforcement of state and federal laws</p>	<ul style="list-style-type: none"> - Private discrimination - Source of income discrimination - Lack of resources for Fair Housing agencies and organizations - Lack of local public Fair Housing outreach and enforcement - Lack of local private fair housing outreach and enforcement 	<ul style="list-style-type: none"> - Discrimination - Segregation - Disparities in access to opportunities - Fair Housing enforcement, outreach capacity and resources - Disability and Access Issues 	<p>1) Create or update web-based and print publications: by mid-2024</p> <p>2) Offer fair housing-related trainings or presentations to landlords, tenants and/or housing advocates (could include trainings outlined in goal 5 below): 1 - 3 per year</p> <p>3) Lobby State Legislature to strengthen and adequately staff the Human Rights Commission: once per year, each Legislative session</p> <p>4) Explore cost to contract with a third-party organization to enforce statewide source of income discrimination protections for Thurston County tenants: by mid-2024</p> <p>5) Explore cost to contract with a third-party organization to provide training on fair housing and source of income discrimination laws: by early 2024</p>	<p>Housing Action Team (Rental Housing Workgroup)</p> <p>County</p> <p>Cities</p>
<p>Discussion: Survey results reflected a lack of information about how to file a complaint and lack of enforcement of existing protections. Continued complaints resulting from denial of reasonable accommodations also indicates that more education is needed for rental property owners.</p> <p>The Housing Action Team’s Rental Housing Workgroup is in the process of creating a ‘Successful Renting’ curriculum for Thurston County tenants, which will include information on fair housing laws, reasonable accommodations, and source of income protections.</p>				

Cities of Olympia and Tumwater are exploring a landlord registry or permit, and City of Lacey already has a Multifamily Housing registration program. Web-based or in-person trainings could be required or shared with rental property owners in these jurisdictions. Cities could contract with a qualified Fair Housing organization to provide annual training, or refer to linked resources/recorded trainings. Property owners could certify that they attended training, or a list of attendees could be provided by the training organization. Incentives such as access to funding opportunities for property improvements could be provided in exchange for completing trainings. Cities could provide additional resources and referral information to tenants and rental property owners identified through the registries.

Source of income discrimination was the most reported form of housing discrimination in Thurston County, according to the community survey. Source of income protections are covered under the Residential Landlord-Tenant Act, and there is no government enforcement agency for the Residential Landlord-Tenant Act in Washington State. Many tenants have difficulty navigating the court process to enforce these provisions on their own. A third-party organization could be contracted to enforce these provisions for Thurston County residents, or referral methods could be improved.

While housing conditions were not listed under goals and strategies to increase equity and address housing disparities for members of protected classes, many survey respondents and community advocates have indicated concerns regarding heating costs or insufficient heating, cooling costs or insufficient cooling, and mold. As low-income community members are displaced from housing, many end up in substandard housing units, or under-the-radar rental situations.

<u>Goal 6</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Improve environmental health in housing units:</p> <p>1) Improve health conditions in housing units and provide energy efficiency upgrades</p> <p>2) Provide education to tenants and landlords regarding environmental hazards like mold and lead paint</p>	<p>- Lack of assistance for housing accessibility modifications</p> <p>- Displacement of residents due to economic pressures</p>	<p>- Disproportionate Housing Needs</p> <p>- Disability and Access</p>	<p>1) Provide funding for rental property owners and low-income homeowners for energy efficiency upgrades that improve air quality/circulation, weatherize units, improve heating and cooling: 20-25 units improved each year</p> <p>2) Provide trainings to landlords and tenants regarding mold treatment and prevention: 1-3 trainings per year</p>	<p>Cities</p> <p>County</p> <p>Housing Action Team</p>
<p>Discussion: According to advocates and the community survey, mold, high heating costs/insufficient heat and high cooling costs/insufficient cooling are top environmental health concerns in housing. Nearly 60% of survey respondents are concerned by high heating costs or insufficient heat, 48% of respondents are concerned by mold, 45% of respondents are concerned by high cooling costs or insufficient cooling, and 33% of respondents are concerned by air quality/pollution. Around 19% of respondents indicated they had experienced health impacts as a result of these conditions.</p> <p>People with disabilities are often disproportionately impacted by these environmental health issues in their housing, as indicated by a sample of respondents from the community survey:</p> <ul style="list-style-type: none"> • <i>'Heat (too hot) it causes an increase in seizure activity.'</i> • <i>'Severe Headaches, severe cough, respiratory and sinus issues. Asthma flare ups.'</i> • <i>'Gripe continúa por el frío' (ongoing flu because of the cold)</i> 				

- *'Mold gave me lung infections. Lack of accessible bathroom has caused falls and multiple injuries because I can't access my powerchair.'*

Thurston County and City of Olympia have used CDBG funding to make repairs or upgrades to housing units to improve health, safety, and energy efficiency, with an agreement to ensure that rental property owners do not increase rents after making property improvements. Jurisdictions can continue funding these programs and partner with local organizations to distribute funding.

The Rental Housing Workgroup (part of the Housing Action Team) is planning to include a training on mold in their 'Successful Renting' curriculum for Thurston County tenants.

Cities that are planning to include unit inspections in their rental housing registry/permit programs could review current codes regarding mold, heating and cooling, make code updates, and provide information about mold treatment and prevention, and funding opportunities for unit repairs.



Background

Thurston County, Housing Authority of Thurston County, and City of Olympia work together on fair housing efforts. These partners are conducting a Fair Housing Assessment to address the real challenges faced by members of our communities. This assessment will help prioritize areas for future funding and inform implementation of regional housing efforts. This document is a summary of what we have heard.

What We Have Heard

Over 600 individuals responded to the online community survey conducted in the Fall of 2022. Community members see the following strategies as a priority to increase equity and reduce disparities among protected classes in Thurston County:

1. More affordable housing and/or financial assistance for housing for low-income individuals and families
2. Increasing access to homeownership
3. Housing in a variety of types and sizes to meet various family sizes and needs
4. Reducing barriers to accessing housing (criminal history, credit history, etc.)
5. Education about fair housing rights and responsibilities and enforcement of source of income protections

Observations

1. People of color, people with disabilities, people who are transgender and single mothers are cost-burdened at higher rates, more likely to be renters, more likely to face displacement, more likely to experience homelessness, and face continuing gaps in homeownership in Thurston County.

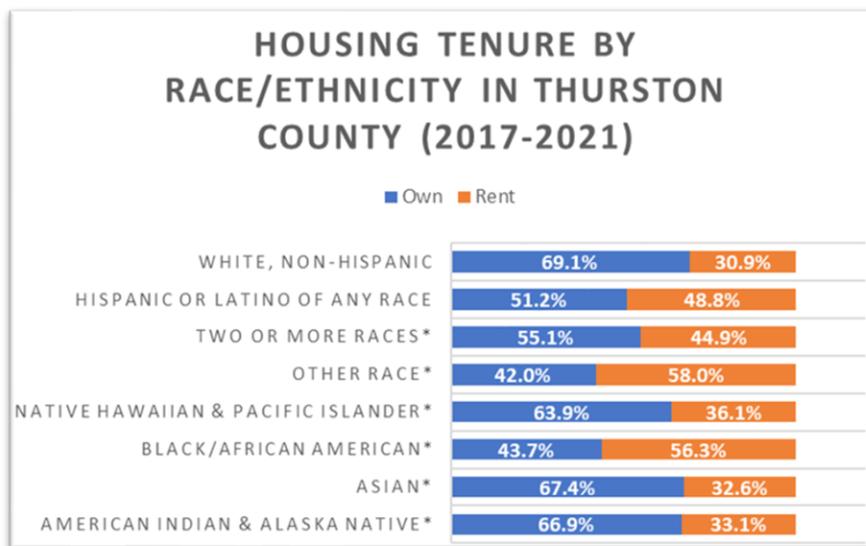
High rates of housing cost burden puts households at risk of displacement—they are either forced to move due to eviction or foreclosure, or forced to move to a more affordable area. The table below shows households that are cost-burdened—meaning they spend over 30% of their income on housing costs. As evident in the table below, renters face higher cost burden than homeowners in Thurston County, and a greater number of people of color are cost burdened than white Thurston County residents.

Thurston County Housing Cost Burden by Tenure and by Race/Ethnicity:

RACE OR ETHNICITY	Owner Occupied % cost burden	Renter Occupied % cost burden
White alone, non-Hispanic	21.3%	46.3%
Hispanic, any race	28.2%	59.0%
Asian alone, non-Hispanic	21.4%	52.0%
Black or African American alone, non-Hispanic	29.0%	50.0%
Other (including multiple races, non-Hispanic)	18.0%	49.0%
American Indian or Alaska Native alone, non-Hispanic	28.9%	67.3%
Pacific Islander alone, non-Hispanic	20.3%	60.0%
TOTAL HOUSEHOLDS	23.9%	54.8%

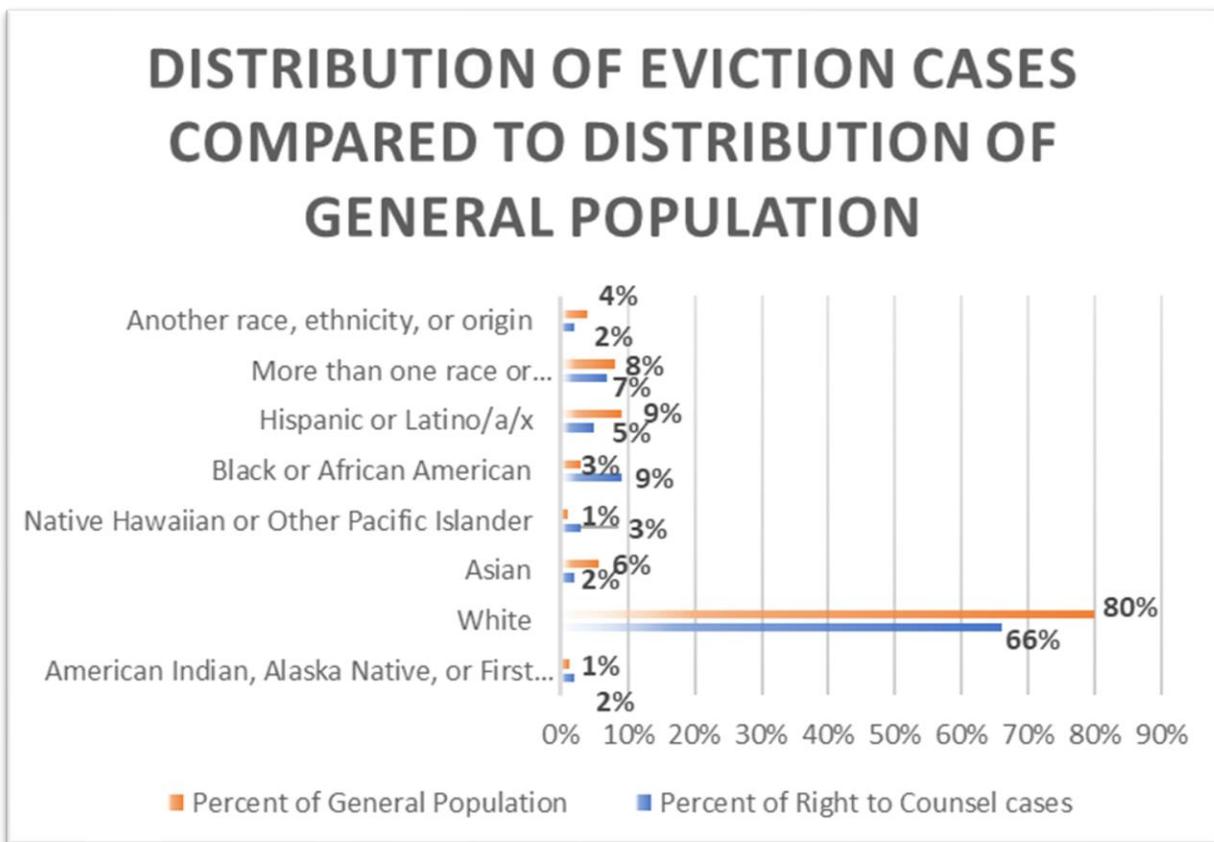
About 39% of respondents who completed the online community survey are cost burdened. Of those respondents, about 62% have disabilities or a disabled family member living with them. There were 15 transgender respondents to the survey (in total), and of those 15, 9 experience housing cost burden.

About 44% of people of color are renters compared to 32% of white residents in Thurston County.



According to American Community Survey data, about 82% of single female-headed households with children in Olympia rent their homes and 62% rent their homes countywide.

In 2021, Washington became the first state to authorize a right to an attorney in eviction proceedings for low-income tenants. Right to Counsel data from January 2022 to October 2022 indicates that Black or African American and Native Hawaiian or other Pacific Islander tenants were overrepresented in eviction proceedings in Thurston County at nearly three times the rate of their proportion of the population. While Black or African American individuals comprise 3% of Thurston County’s general population, 8.5% of tenants assisted through Right to Counsel in 2022 were Black or African American. While Native Hawaiians or other Pacific Islanders comprise about 0.9% of Thurston County’s population, they represented 2.8% of clients assisted by Right to Counsel for an eviction. Additionally, 26% of clients served by Right to Counsel indicated they had a disability, compared to 14% of the general population in Thurston County.

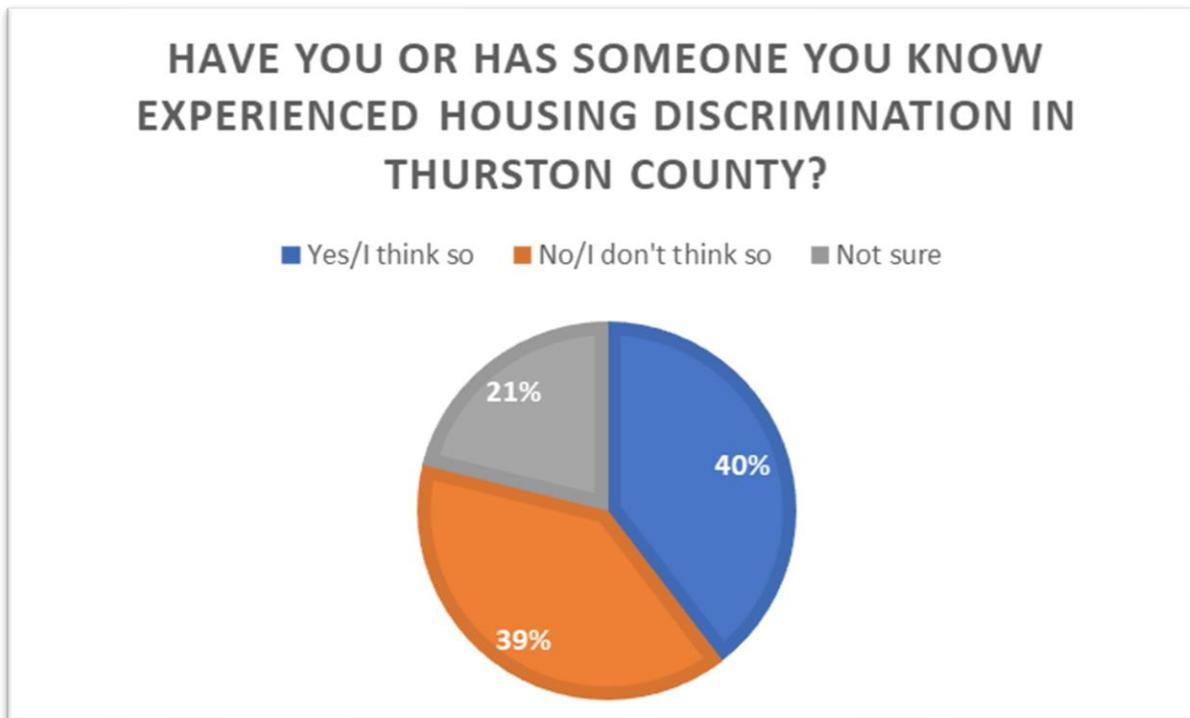


The 2020 Point in Time (PIT) Count found that people of color were overrepresented among those experiencing homelessness in Thurston County. According to the PIT, 7% of individuals experiencing homelessness were Black or African American (over twice the general population), 4% were Native American/American Indian individuals (four times the general population), and 10% were multiple races (almost twice the general population). Roughly 70% of individuals experiencing homelessness in Thurston County have a disability, compared to 14% of the general population. The 2020 PIT also revealed that the LGBTQ+ population is overrepresented in Thurston County’s homeless population: 12% of respondents self-identified as LGBTQ+ compared to a national average of around 4.5% of the general population. The 2020 PIT also revealed that about 2.1% of individuals experiencing homelessness self-identified as transgender or non-binary.

2. Thurston County residents are most likely to experience and report discrimination based on source of income, disability, race and family status.

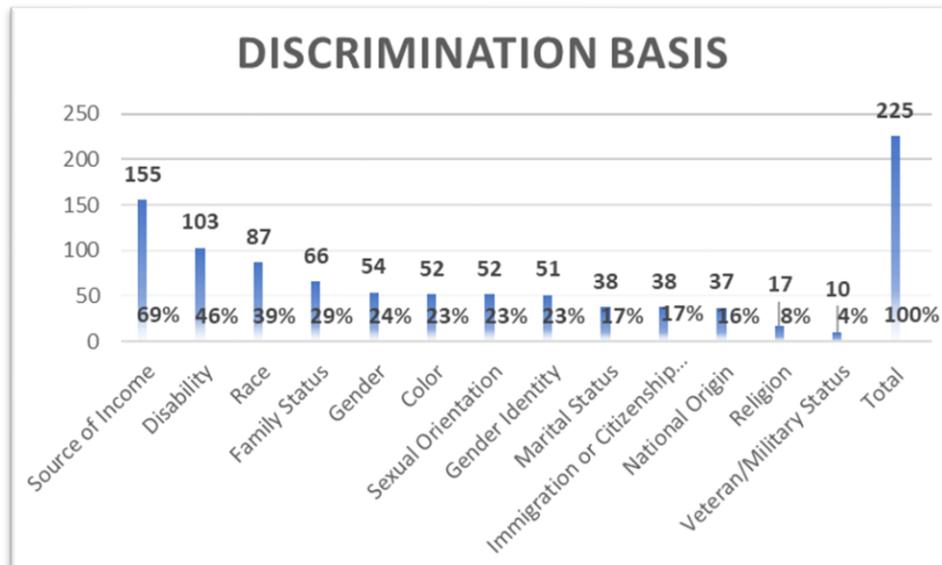
Forty-five fair housing complaints were filed with HUD and the Washington State Human Rights Commission in the past five years in Thurston County. Of those 45 complaints, 33 were based on disability, 10 were based on race and 4 were based on family status (individuals may file complaints based on more than one protected class).

Over 600 individuals responded to the online community fair housing survey. Forty percent of survey respondents have experienced housing discrimination or know someone who has experienced housing discrimination in Thurston County.



Of the individuals who believed they or someone they know experienced discrimination:

- 69% reported the discrimination was based on source of income
- 46% reported the discrimination was based on disability
- 39% reported the discrimination was based on race
- 29% reported the discrimination was based on family status



Only 12% of community survey respondents who reported an experience of discrimination filed a complaint. About 63% of respondents didn't pursue filing a complaint because they didn't think it would make a difference and 68% of respondents didn't file a complaint because they didn't know who to contact. This indicates there is a lack of fair housing enforcement, mistrust, and lack of awareness or knowledge of complaint processes in Thurston County.

3. Survey respondents were most likely to report the following barriers to meeting their housing goals:

1. Cost of housing
2. Income too low
3. Debt to income ratios
4. Credit history

4. Income disparities contribute to difficulty in affording housing and limit housing choice.

The National Low Income Housing Coalition estimates that a Thurston County renter earning minimum wage would need to work 57 hours per week to afford a 1-bedroom apartment, would need to work 68 hours per week to afford a 2-bedroom apartment, and would need to work 96 hours per week to afford a 3-bedroom apartment. The annual income needed in Thurston County to afford a 1-bedroom unit is \$43,040. Annual income of \$50,920 is needed to afford a 2-bedroom unit and \$72,320 is needed to afford a 3-bedroom unit in Thurston County.

The table below shows the distribution of Thurston County households who earn below 30% of Area Median Income and 50% of Area Median Income by race and ethnicity. Nearly 42% of Native American households in Thurston County have income below 50% of Area Median Income. A household of one person in Thurston County that earns \$35,350 or less has income at 50% of Area Median Income by HUD program definitions. A household of 4 persons that earns \$50,450 or less has income at 50% of Area Median Income in Thurston County. By HUD definitions, a household of one who earns \$21,200 or less and a household of 4 persons that earns \$30,250 or less has income at 30% of Area Median Income.

Total Occupied Housing Units by AMI	Total Households	White (includes white, Hispanic and white, non-Hispanic)	Black	Hispanic	Asian or Pacific Islander	Native American
TOTAL Households	109,985	89,495	3,045	6,790	5,523	1,339
Households AMI 0-30%	13,240	10,435	360	1,370	760	315
Percent AMI 0-30%	12.04%	11.66%	11.82%	20.18%	13.76%	23.53%
Households AMI 0-50%	25,003	19,635	730	2,480	1,598	560
Percent AMI 0-50%	22.73%	21.94%	23.97%	36.52%	28.93%	41.82%

About 16% of Thurston County residents with disabilities have income below the federal poverty level, nearly 7% higher than individuals without a disability. Many individuals with disabilities rely on income assistance such as Supplemental Security Income (SSI). According to the 2022 Out of Reach report by the National Low Income Housing Coalition, monthly rent of \$264 or less is affordable to individuals living on Supplemental Security Income at \$879/month (maximum monthly benefit). Supplemental Security Income (SSI) is a United States government program that provides stipends to low-income people who are either aged 65 or older, blind, or disabled. SSI payments will be increasing to a maximum of \$914 per month for a single individual in January 2023.

Average rents in Thurston County in Fall 2022 were \$1,525.

5. Some of the most marginalized community members are pushed out of the traditional rental market and face worse habitability and overcrowding issues.

While HUD or Census data does not indicate that overcrowding or lack of kitchen or plumbing facilities are a significant issue in Thurston County, community advocates shared that these issues are likely underreported. One survey respondent shared: ‘I live in a 5th wheel travel trailer that has no running water or heat. I’m 72 and have a heart condition so I can’t do the repairs myself at this time.’ Community advocates described situations where people are living in substandard housing that is under the radar, such as sheds or carports, renting space for a RV in an open field with no access to water, sewer, or electricity. Advocates also described overcrowding situations where people stay with family or friends due to limited options, threat of eviction, or other circumstances.

6. Lack of accessibility for survey respondents with disabilities.

Community survey respondents and community advocates report a lack of accessible and affordable housing units in Thurston County. Survey respondents indicated greatest need for minor modifications to units (such as grab

bars or wheelchair ramps), specific property criteria (such as wider doorways and ground floor units) and reasonable accommodations to policies (such as allowing service or emotional support animals or a parking spot near their unit).

Survey respondents and community members with disabilities also indicated a need for infrastructure improvements in neighborhoods and to support access to transit (such as sidewalks, curb cuts, crosswalks, and pedestrian lighting), as well as public transit service improvements.

7. Mold, high heating and high cooling costs are top environmental health concerns in housing.

About 58% of survey respondents are concerned by high heating costs or insufficient heat, 48% of respondents are concerned by mold, 45% of respondents are concerned by high cooling costs or insufficient cooling, and 33% of respondents are concerned by air quality/pollution. Around 19% of respondents indicated they had experienced health impacts as a result of these conditions. People with disabilities are often disproportionately impacted by these environmental health issues, as indicated in the community survey. Many respondents indicated housing conditions worsened their existing health conditions or disability-related symptoms.

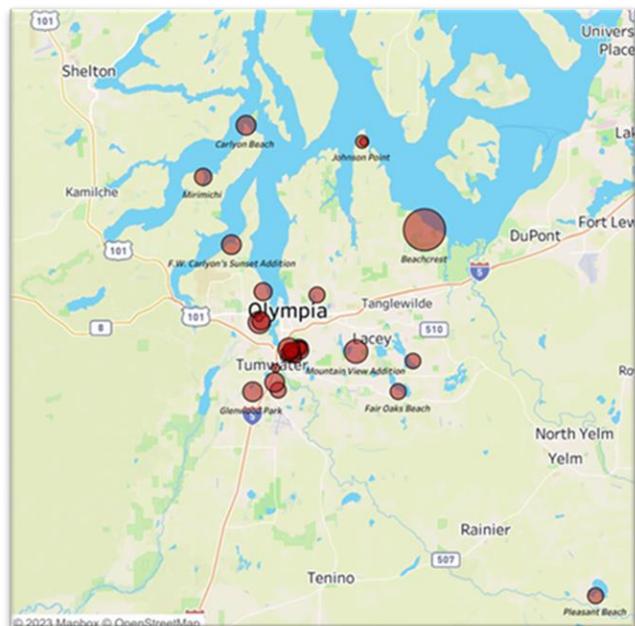
8. Native American households face greater difficulty in accessing opportunities.

HUD’s data (using various Opportunity Indices) indicates that Native American households have the highest transportation costs of any racial or ethnic group, are most likely to live in lower income neighborhoods, and have more difficulty accessing public transit, job opportunities and high performing schools.

9. Many areas that were historically restricted by race continue to be disproportionately white.

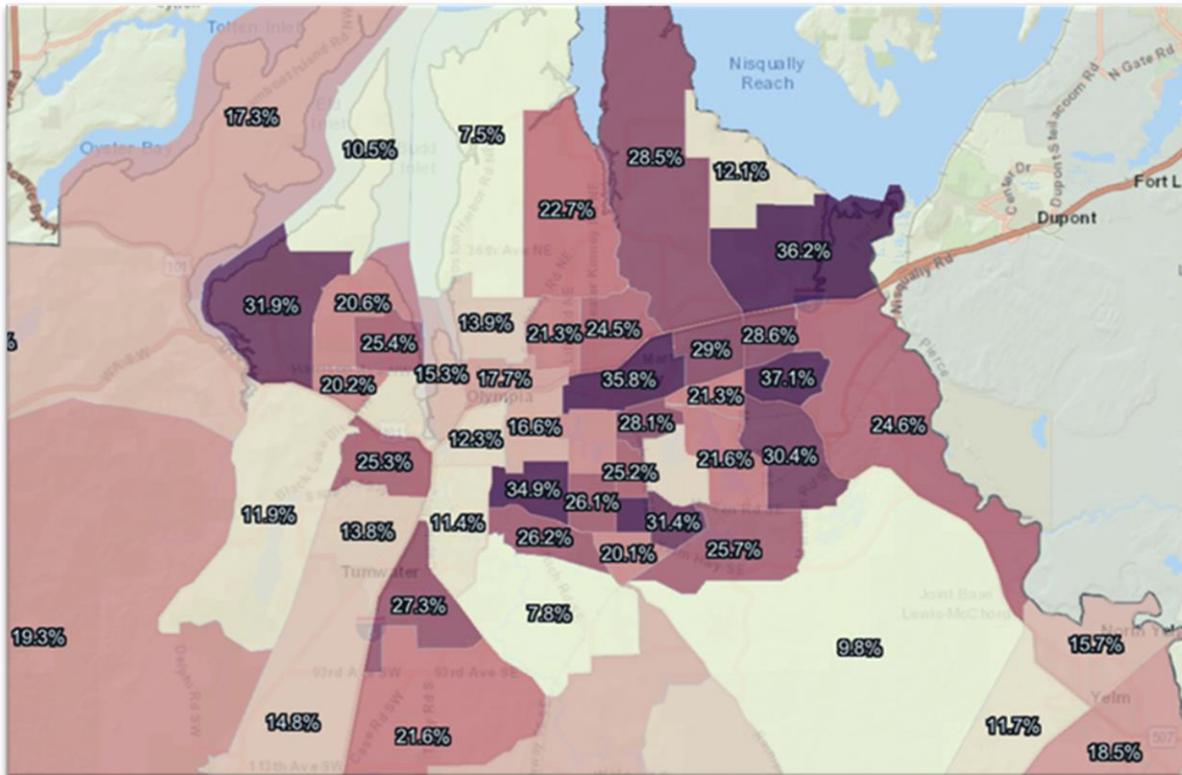
The legacies of zoning and restrictive covenants continue to limit ability to access higher income neighborhoods. The map to the right shows subdivisions where restrictive covenants limited which races could purchase or rent property in Thurston County. While these covenants are no longer legally enforceable under the Fair Housing Act, there have been lasting impacts on the demographics of these areas. Over time, these areas have continued to be segregated through zoning practices and high housing costs.

35 racially restricted subdivisions:



Source: [Olympia and Thurston County - Racial Restrictive Covenants Project \(washington.edu\)](https://www.washington.edu/research/projects/racial-restrictive-covenants/)

The map below uses American Community Survey data from 2016-2020 to identify census tracts with higher percentages of people of color in the same region as the map above. Darker purple shading indicates higher population of people of color while lighter yellow shading indicates lower population of people of color.



Redlining and restrictive covenants contributed to segregated housing patterns both locally and nationally. While these practices have been illegal for decades, zoning laws often reinforced segregation by maintaining areas where only single-family homes were permitted (frequently by attempting to preserve the ‘character’ of neighborhoods predominantly populated by white families). Single-family homes have traditionally been owner-occupied, rather than rented, with higher property values that lead to increased collection of local property taxes. Schools and other public services received higher funding from these local property taxes. White households were able to create household and generational wealth from the appreciation of their home’s value over time. Areas that were zoned to allow multifamily units (typically rented rather than owned) were often located in commercial areas, with less access to high performing schools and other opportunities.

Local land use and development standards that were designed to maintain character and quality of life in single-family zoned neighborhoods resulted in higher development costs and fewer diversity of housing types in these existing neighborhoods. Not-In-My-Backyard (NIMBY) attitudes are directed at higher density housing, which often includes rental housing. Considering that people of color rent at higher rates than the white population, NIMBY and zoning arguments can (whether intentionally or unintentionally) further segregation.



Proposed Topics and Plan for RHC Meetings

Objectives

- Transition to in person meetings to facilitate better communication between members of the RHC and staff.
- Transition to once-per-month meeting schedule after major transition to advisory boards is complete.

Principles

- For in-person meetings, it is the expectation that RHC voting members and staff attend in person. A virtual option will be available for occasional instances when in-person attendance is not possible. Alternate members that choose to attend in their capacity as an alternate, are encouraged to attend in person, but may attend virtually
- A virtual option for all meetings will be provided to the public to observe and a recording will be made available to the public.

Proposed 2023 Meeting Schedule

Date	Time	Location*	Agenda
March 8	4-5pm	Virtual	Finalize Advisory Board Charter, Fair Housing Assessment presentation
March 22	4-6pm	Virtual	HB 1220 presentation, other topics TBD
April 12	4-5pm	Virtual	TBD
April 26	4-6pm	Virtual	TBD. First meeting for Advisory Board Chairs to attend
May 10	4-6pm	In Person	Approval of funding recommendations
May 24	4-5pm	Virtual	Approval of Home Fund RFP
June 28	4-6pm	In-person	TBD
July 26	4-6pm	Virtual	TBD
August 23	4-6pm	In-person	TBD
September 27	4-6pm	Virtual	TBD
October 25	4-6pm	In-person	TBD
November 8	4-6pm	Virtual	TBD 4 th Wednesday is Nov 22 nd , the day before Thanksgiving. Recommend moving to Nov 8
December 13	4-6pm	In-person	TBD 4 th Wednesday is Dec 27 th . Recommend moving to Dec 13

*All meetings will have the ability for virtual attendance by the public and RHC members

In-person meetings will be held in the County's Board room at The Atrium, unless otherwise noted for scheduling purposes.