

**Comprehensive Plan Update 2004
City Council Committee Review**

**HOUSING ELEMENT
APPENDIX C**

*Available Housing Resources
1994*

HOUSING ELEMENT APPENDIX

AVAILABLE RESOURCES

FEDERAL PROGRAMS

Community Development Block Grant: Kitsap County is a new urban entitlement county in this federal program. Approximately \$1.8 million will be received each year, with about two-thirds allocated to housing and related social services to assist low and very low income households.

HOME Investment Partnership: Kitsap County will compete for HOME funds which will be administered through the State DCD. At this time, the County does not know how much the State will receive from the HOME Program in 1993. HOME funds can be used for the following activities.

Rehabilitation of single- and multi-family housing if the owners are income eligible or if rents remain below Fair Market Rents after rehabilitation.
New Construction serving special needs populations.

Acquisition of existing structures for use as emergency, transitional, or permanent low income housing.

Tenant-based rental assistance.

Relocation of displaced tenants, and finance costs and site improvements related to housing development.

Farmers Home Administration Programs:

523 Self Help Housing Technical Assistance

502 Mortgage Assistance for Self Help Housing and low and very low income home buyers

504 Home Repair Program

515 Multifamily rental units

Rental Assistance Program

Congregate Housing Services Demonstration: Funds would be provided to Housing Authorities and Section 202 borrowers to provide services for eligible residents of public housing and Section 202 housing projects for the elderly or handicapped. Project sponsors would provide two meals, seven days a week, and other supportive services needed by eligible residents to prevent premature and unnecessary institutionalization.

Supportive Housing for the Elderly: This program provides capital advances and project-based rental assistance to non-profit sponsors that may be used to finance the construction or rehabilitation of rental or cooperative structures for the elderly.

Supportive Housing for the Disabled: This program provides capital advances and project-based rental assistance to expand the supply of specially designed housing with supportive services for persons with disabilities.

Housing Counseling Assistance Program: HUD may contract with private and public agencies to provide counseling and advice to tenants and homeowners with respect to property maintenance, financial management, and other appropriate matters.

Sec 8 Moderate Rehabilitation for SRO Dwellings Program: Rental assistance is provided for single-room housing units for occupancy by homeless individuals.

Supplemental Assistance for Facilities to Assist the Homeless Program (SAFAH): Interest-free advances and grants are provided to acquire, lease, convert, or rehabilitate existing facilities and to provide support services.

Supportive Housing Demonstration Program: The Permanent Housing Component provides assistance in developing community-based, long-term housing and support services for projects not housing more than eight individuals. The residents must be handicapped and homeless or at-risk of becoming homeless.

The Transitional Housing Component provides funding to develop innovative approaches to providing short-term housing (24 months or less) and support services to homeless persons who are capable of eventually living independently. This program targets homeless individuals released from institutions, other homeless individuals with mental disabilities, and homeless families with children.

Emergency Food and Shelter National Board Program: This program is administered through the Federal Emergency Management Agency (FEMA). Funds are provided to supplement and expand efforts to provide food, shelter and support services to homeless people; make basic repairs to existing shelters or mass feeding facilities; and create effective and innovative local programs.

NON-FEDERAL PUBLIC RESOURCES

State Programs

Washington State Housing Assistance Program: The State Department of Community Development administers this program and its trust fund. The program provides loans and grants to local government, non-profit organizations, and public housing organizations to increase the availability and affordability of safe, decent, and sanitary housing to the low income and special needs populations. Grants and loans may be used for any of the following activities.

New construction, rehabilitation, or acquisition of low and very low income housing units or homeless shelters.

Rent or mortgage guarantees and subsidies in new construction or rehabilitated multi- and single-family units.

Matching funds for social services directly related to providing housing for special needs tenants in assisted projects.

Technical assistance, design, finance services, consultation, and administrative costs for eligible recipients.

Emergency Shelter Grant Program (ESG): This program distributes federal McKinney Act funds from HUD through the State to non-profit organizations to rehabilitate and repair existing shelters, meet operating costs of shelters, and provide essential services, including prevention activities.

Emergency Shelter Assistance Program (ESAP): State funds are provided for emergency shelter and services to the homeless. Funds are used to cover operating expenses of shelters. Up to 25 percent of funds may be used on homelessness prevention activities.

Weatherization/Energy Assistance Programs: There are numerous weatherization and energy assistance programs administered by State DCD to help low and very low income households in multi- or single-family housing.

Washington State Housing Finance Commission: The Finance Commission assists eligible first-time home buyers with either a below market rate mortgage or a direct tax credit against their federal tax liability. Assistance to rental property owners for new construction or acquisition and rehabilitation is provided through either below market financing in which case a percentage of the units must be set aside for low or very low income residents, or a federal income tax credit to investors in low income rental housing.

LOCAL PROGRAMS

Kitsap County Consolidated Housing Authority has issued five and three-quarter million dollars of tax exempt bonds since 1983 for the purchase of 89 single family houses from private developers. These houses have enabled low and moderate income families to purchase homes for the first time. In addition, since 1987, the Authority has purchased 505 units in 5 multifamily projects for low and moderate income renters. \$21 million in revenue bonds have been issued for the guaranteed purchase of new projects. Some of these have been retained

in the Authority's inventory and others have been sold to private owners who will maintain their affordability to low and moderate income renters. Kitsap County uses its bonding authority to guarantee construction loans by local financial institutions for selected low and moderate income housing projects.

Kitsap County completed its first Comprehensive Housing Affordability Strategy (CHAS) in 1993 and is now eligible for additional Block Grant funds, \$1.7 million to be awarded in June, 1993, and another \$1.7 million in January 1994, (Aug-Oct applications), and about \$2 million per year thereafter. In addition, there will be another \$1 million in 1993 from the federal government in economic stimulus dollars and next year \$500K-750K in HOME funds. The Kitsap County Consolidated Housing Authority is applying for \$250,000 in 1993 for rehabilitation, county-wide, which will benefit Bainbridge Island, and for money to assist a city employee housing project (5-8 units) on property they bought recently on Kallgren (4.7 acres).

Helpline House is a local non-profit organization that provides rent assistance, food, clothing and counseling services to residents of Bainbridge Island. They are a member of the Bainbridge Island Housing Resources Board and manage the Islandhome project.

PRIVATE RESOURCES

For-profit

Federal Home Loan Bank Affordable Housing Program and Community Investment Fund: These programs provide member banks subsidized financing and below market interest rate financing for projects that benefit low and very low income households.

Bremerton Housing Rehabilitation Program: Seafirst Bank cooperates with the Bremerton Department of Community Development to support the Housing Rehabilitation Program in Bremerton. The City and Bank Use CDBG deposits as compensating balances for rehab loans made by the bank. In a typical year, 20 units are rehabilitated at an annual investment of about \$300,000.

Bank Community Reinvestment Programs: Private banks and mortgage companies have supported the development of low and moderate income housing as part of their community reinvestment efforts in Kitsap County. For example, U.S. Bank participated in the Milan apartments for very low income renters in Bremerton, First Interstate Bank provided the construction loan for the Park Place Apartments, Great Northwest Bank matched CDBG funds for rehab loans for 10 units of housing for clients of Kitsap Mental Health Services, The National Bank of Bremerton is making loans to the Community Resource Center in Bremerton for purchase, rehab, and sale of single family homes to low income buyers, and Continental Mortgage offers assistance to first time home buyers through the Mortgage Certificate Credit Program. This type and degree of private support is expected to continue over the next five years.