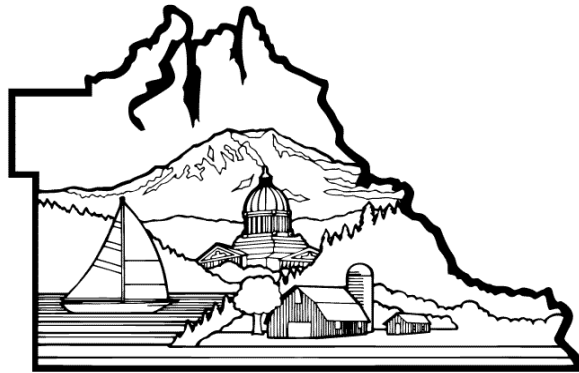


Thurston County HOME Consortium



THURSTON COUNTY
WASHINGTON
SINCE 1852

Draft-Annual Action Plan FY2011

(September 1, 2011 to August 31, 2012)

Fourth Program Year

Introduction

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) as a condition of receiving HOME Investment Partnerships (HOME) funding. As set forth in 24 CFR Part 91, the U.S. Department of Housing and Urban Development requires jurisdictions to incorporate their planning and application requirements into one plan called the Consolidated Strategy Plan.

Thurston County's Consolidated Plan was prepared for federal fiscal years 2008-2012, and documents the overall housing needs of the county, with respect to affordability as well as housing needs for special populations and homeless. The Consolidated Plan defines the county's strategies, priorities and objectives for addressing the unmet needs. The activities and programs described in the Annual Action Plan are in compliance with the county's citizen participation process as set forth in the regulations in 24 CFR Part 91.

The Thurston County HOME Consortium is the designated authority for awarding and distributing HOME funds to the participating jurisdictions of: Olympia, Lacey, Tumwater, Bucoda, Rainier, Tenino, Yelm, and Thurston County. Thurston County is the lead Participating Jurisdiction and assumes responsibility for implementation and administration of the HOME Program.

HOME Program Objectives

1. Decent housing for low and moderate income households
2. Expand capacity of nonprofits
3. Strengthen the ability of state and local government to provide housing
4. Leverage private sector participation

Eligible HOME Program Activities

Home funds may be used for only the following activities:

- Homeownership
- Homeowner Rehabilitation
- Rental Housing
- Tenant-Based Rental Assistance (TBRA)

Executive Summary

This is the fourth year Annual Action Plan for the 2008-2012 Consolidated Plan, covering the period September 1, 2011, through August 31, 2012. The action plan specifies how the county intends to utilize HOME funds in order to meet the goals and prioritized needs and objectives of the Consolidated Plan.

The HOME Consortium solicited a Request for Proposals in January for the HOME, Affordable, and Homeless Housing funds for the next fiscal year budget, September 2011 to August 2012. The Consortium reviewed the applications and is recommending funding for the following HOME-funded projects: Tenant Based Rental Assistance Program- Community Action Council of Lewis, Mason and Thurston Counties, Homeownership program- South Puget Sound Habitat for Humanity, and Homeowner Rehabilitation program-Housing Authority of Thurston County.

A public hearing on the Draft Action Plan is scheduled on June 7, 2011, 3:00 at the Thurston County Courthouse Building 1, Room 280. This public hearing is in conjunction with a 30-day public comment period, May 13 through June 13, 2011, soliciting input on the plan. Written comments will be accepted through 5:00

p.m. on June 13. A copy of the Draft Action Plan will be available at all of the regional libraries in Thurston County, and online at the Thurston County web page.

The Plan will be presented to the U.S. Department of Housing & Urban Development on July 15, 2011. The 2011 program year will begin on September 1, 2011.

Consolidated Plan Goals:

1. Preserve affordable housing
2. Increase the supply of subsidized housing and permanent, non-subsidized affordable housing
3. Preserve mobile home parks
4. Invest housing resources creatively
5. Identify housing services that increase housing stability by transitioning people to independence
6. Establish and improve housing services to rural areas and small cities
7. Reduce the number of homeless persons and those at risk of being homeless
8. Respond proactively to housing issues
9. Foster and encourage neighborhood stabilization and revitalization.
10. Increase the availability of TBRA so that fewer extremely low-income households are rent burdened.

Strategies

The Consolidated Plan discusses broad strategies for meeting the gaps identified between existing resources and identified affordable and homeless housing needs. The Plan identifies and elaborates on the following strategies:

1. Support Community Housing Development Organizations that meet specific goals or needs of targeted areas.
2. Expand opportunities for homeownership through the provision of financial and technical assistance, and the promotion of alternative housing and homeownership models.
3. Protect existing affordable housing through homeowner and rental rehabilitation and acquisition of properties that are likely to leave the affordable housing inventory.
4. Provide incentives for production and acquisition of rental housing, to provide more housing choices for low-to-moderate income households.
5. Promote diverse and thriving downtowns.
6. Promote service-enriched housing to assist persons to achieve economic independence.
7. Address neighborhood revitalization needs in the unincorporated areas of the county.
8. Expand capacity to address health, transportation, social service and homeless needs in the rural and southern portions of the County.
9. Use available funds to encourage housing and service partnerships that meet secondary community goals.
10. Provide TBRA to renter households earning 30% or less of area median income who are severely rent burdened or have special needs.

Five-Year Home Program Allocation

The Thurston County HOME Consortium's primary goal is to increase the supply of affordable housing stock in the county and reduce the number of extremely low and very low-income renters who are rent burdened, by strategically targeting HOME funds in the following housing areas:

- home ownership;
- the creation of new rental housing units;
- housing rehabilitation activities renters;
- Tenant Based Rental Assistance.

The percentages and amounts listed below are subject to annual adjustment by the Consortium, based on changing market conditions, citizen participation input, and HOME funding availability.

Five-Year Home Program Allocation						
HOME Activity	Modified 2008-2012	Estimated Annual Expenditure	Five-Year Expenditure	Five- Year Goal (units)	2008-10 completed or in process (units)	Balance for 2011-12 (units)
Community Housing Development Organization (CHDO) *	20%	\$187,250	\$749,000	30	Included down below	30
Homeownership	2%	0	\$70,000	6	11	5 over
Homeowner Rehabilitation	11%	\$90,000	\$418,000	16	23	7 over
Rental Production & Acquisition/ Rehabilitation	52%	\$341,250	\$1,929,250	81	79	2
Tenant Base Rental Assistance (TBRA)	15%	\$130,500	\$578,750	87	63	24
TOTAL	100%	\$749,000	\$3,745,000	220	176	44

* CHDO set-aside can be used for Homeownership, Rental Production/Acquisition and Rehabilitation.

Annual Action Plan Summary

Thurston County was allocated approximately \$804,611 in HOME appropriations from HUD for fiscal year 2011. In addition there is an unallocated \$40,812 from prior year Action Plan, for a total of \$845,423 available. Ten percent (10%) of the fiscal year 2011 funds are set-aside for program administration. The remaining allocation is distributed to Community Housing Development Organizations (CHDO), Homeownership, Homeowner Rehabilitation, and Tenant Based Rental Assistance.

HOME FY 2011 Funding Budget	Amount
Administration	\$ 80,461
Home Ownership (CHDO)	\$347,000
Homeowner Rehabilitation	\$143,283
Tenant Base Rental Assistance	\$274,679
Sub-Total HOME funds	\$845,423
Program Income	\$ 15,000
Total	\$860,423

2011 Objectives and Outcomes		
HOME Activity	Number of Units	Anticipated Completion Date
Homeownership	25 to 30	August 2016
Homeowner Rehabilitation	7	August 2012
Tenant Base Rental Assistance	37	August 2012

Allocation Priorities & Geographic Distribution

Approximately 64% of FY2011 HOME funds will be used for homeowner activities—either promoting home ownership or as homeowner rehabilitation assistance. Tenant Based Rental Assistance will receive 36% of the funding.

Homeownership will operate on a countywide basis, with focus in Olympia, Yelm Lacey and Tumwater, and may include preservation of mobile home parks. Homeowner rehabilitation is also available countywide, but with a desired focus on the smaller cities of Tenino, Bucoda, Yelm and Rainier, where the housing stock is older and needs preservation. Tenant Based Rental Assistance activity may occur countywide, with emphasis in Bucoda, Rainier and Yelm.

Housing Market Factors in Strategy Selection

Homeownership

- Increase homeownership opportunities where homeowner vacancy rates are very low, especially where there are low-to-moderate income renters who might benefit.

- Protect mobile home parks by converting to cooperatives or single ownerships – esp. Olympia, Lacey, Tumwater, Yelm & Rochester; also Tenino & Rainier
- Encourage stabilization of neighborhoods through increased homeownership, especially in areas characterized by a declining market. Examples: Down Payment Assistance, Interest Rate Buy-Downs, Self-Help Housing, Cooperative Housing, purchase and resale of foreclosures, etc.

Homeowner Rehabilitation

- Encourage low-income homeowners to remain in their homes – elderly who need improvements to make aging in place safer; disabled & special needs; safety and code improvements that protect value and maintain structural integrity. This will prevent or delay expensive institutional care.
- Encourage/retain homeownership to maintain asset wealth for low-to-moderate income households, especially in declining neighborhoods where financing may be more difficult.
- Stabilization of neighborhoods through protecting homeowner investments with housing improvements.

Rental Acquisition & Production

- Increase supply where rental vacancy rates are low; more units are available for households. This strategy is most appropriate in Tenino, Tumwater, Lacey and Olympia, as well as the unincorporated county. A mixed strategy of production and vouchers is recommended in Rainier and Yelm, due to a moderate vacancy rate.
- Increase supply to meet special needs (esp. frail elderly, disabled, large families), as documented by CHAS data within every participating jurisdiction, especially in communities where there are relatively few units addressing a particular special need.
- Purchase existing units and restrict to low-income occupants as a production strategy in appropriate areas, and in gentrifying neighborhoods where the housing prices are likely to escalate.
- Promote neighborhood stabilization, where gentrification is occurring or likely to occur.
- Acquire and convert single family homes for renters where rental vacancy rates are tight and homeowner vacancies are high, esp. for renters with certain housing conditions, such as large families and disabled family members.

Rental Rehabilitation

- Convert single family units to meet rental shortages or for special needs renters (group homes, large families, etc.)
- Assist rental owners who wish to meet HUD standards for use of TBRA in suitable (high vacancy) markets

Tenant-Based Rental Assistance

- Assist income-eligible tenants throughout the community, particularly in locations with high rental vacancy; such rates occur in Bucoda and in the unincorporated area of North Yelm. A mixed production/voucher strategy is recommended in Rainier and Yelm, where vacancy rates are more moderate.

Homelessness

- Construct/acquire/renovate additional transitional and permanent supportive housing where needs exceed inventory and use of vouchers may impact rental prices in a tight rental market.
- Use vouchers for homeless households in outlying areas where there are fewer facilities and where there is adequate rental vacancy.

Other Federal Resources

Other federal resources, such as Low Income Housing Tax Credit, cannot be estimated due to the competitive nature of approval of these credits. However, the Strategic Plan identifies Low Income Housing Tax Credit as another untapped source of funds for implementing the consolidated plan. HUD 202 (elderly supportive housing) and HUD 811 (supportive housing for disabled persons) will be utilized as available, through competitive processes. USDA Rural Development funding for low income home ownership, homeowner rehabilitation, and multifamily housing development will be utilized, as available. Section 8 Housing Choice Vouchers and Section 8 Mod Rehabilitation have been used to transition formerly homeless and at-risk homeless populations from Tenant-Based Rental Assistance to permanent affordable housing. This approach is expected to continue where long-term affordability is the appropriate response. A proportion of these vouchers are also issued as project-based vouchers during an annual competitive Request for Proposal, to insure long-term affordability for selected properties.

Low Income Housing Energy Assistance Program (LIHEAP) and Energy Weatherization funds from the Department of Energy and the Department of Health & Human Services are utilized on an on-going basis to improve housing conditions and affordability through utility payment assistance and reduced energy consumption. Activities funded under a federal Department of Education program provide services to homeless school-aged children in North Thurston County. The Community Services Block Grant (CSBG) funds from the U.S. Department of Health & Human Services are distributed competitively to agencies providing services to low-income populations. Federal funding for domestic violence shelter and prevention, as well as programs oriented to runaway and homeless youth are also funding local programs in Thurston County. The Corporation for Community Service provides federal funding for AmeriCorps staffing, some of which is allocated to provide services to homeless families and individuals. Veterans Administration home purchase loan guarantees and insurance will continue to be utilized, particularly in light of recent veteran discharges to our area.

Other Funds Leveraged

In addition to federal housing and homeless programs and federal tax credits, it is anticipated that HOME funds will be leveraged with several other sources of funds. These potential resources are typically competitive; a list of potential resources is provided below.

- Washington State Housing Trust Fund – Homeownership, Rental Acquisition & Rehabilitation
- Washington State Housing Finance Commission – Bond Pool and Low Income Housing Tax Credit financing for single family and multifamily affordable properties.
- Community Development Block Grant – Competitive grants from Washington State for Housing Rehabilitation and Homeownership and administered by the Housing Authority of Thurston County.
- Local Document Recording Fees – Recording fees dedicated to Affordable Housing and Homeless Housing & Services. These fees may also be matched by Washington State Homeless Grant Assistance Program (HGAP) to meet homeless needs.
- Transitional Housing, Operating & Rent Program – New Washington State allocation doubled previous THOR budget for rental assistance, operating costs, and case management. Eligible activities now expanded from homeless families to include any homeless/at-risk populations, especially those with special needs.
- State of Washington Balance of State – Continuum of Care funding has been used over a multi-year period to provide permanent supportive housing and services. Additional project funding opportunities are available for those serving chronically homeless persons.

- Washington State Emergency Shelter Grant, Emergency Shelter and Prevention and THOR funds are distributed by formula to counties across the state. The Housing Authority of Thurston County is the lead agency for distribution of these funds.
- The local Veterans Assistance Levy is used to provide emergency shelter and cash assistance to indigent veterans who may also be homeless.
- Federal Home Loan Bank Board – Affordable Housing Program, Home\$tart, and Community Investment Program awarded competitively for single family, multifamily and homeless housing projects.
- Lead-Based Paint Abatement Demonstration Program – funding awarded to Housing Authority of Thurston County for lead-based paint abatement efforts.
- Asset-building programs provide matched savings accounts for low-income households which can be used to purchase a home, start a business, or further one’s education. Thurston County United Way has taken on development of this program.
- Partnerships will be developed with local financial institutions to maximize the amount of private investment and other technical or financial assistance that may be available to expand affordable housing resources.

Homeless & Other Special Needs Activities

Homeless needs will be addressed using the two local document recording fee revenue sources authorized by State statute for this purpose. Together, these revenue streams exceed the total annual allocation of HOME funds. Decisions as to specific uses of these funds are yet to be made but will be made by recommendation of the HOME Consortium. Funds will provide housing and services essential to ending homelessness among families and individuals. Special needs activities were described in preceding sections.

Anti-Poverty Strategy

There are over 45 local programs that assist low-income persons in meeting their daily needs and can provide tools and resources to reduce poverty. Activities that are in place to reduce poverty within Thurston County include:

1. Improving access to higher education: GED and community college programs

Workfirst Services at South Puget Sound Community College supports one year of free tuition and books for low-income and TANF parents who work more than 20 hours per week. Parents typically take two classes per quarter and are connected with job opportunities that utilize their increased skills.

2. Functional Context Education – combining literacy skills with job training

The Pacific Mountain Workforce Consortium provides resources to individuals who need to complete their GED requirements while providing additional employment training.

The Community Youth Services CareerTREK program helps qualified, low income youth develop a career plan that helps overcome existing barriers, prepares them academically/vocationally for a career path and provides training and assistance in finding and keeping employment. Youth are tested for literacy and, if found to be below an 8th Grade level, receive education support to complete certificates and diplomas.

3. Nontraditional occupations – training women to do “men’s jobs” (e.g., construction, truck driver, mechanical or technical repair, police officer)

The New Market Skills Center develops the abilities and interests of all of their students in a wide range of apprenticeships and occupations.

4. Microenterprise – providing start up loans less than \$25,000 for family-owned businesses

The Olympic Microloan Fund provides financing and technical assistance to businesses owned and operated by low- and moderate-income (LMI) people or that will employ low- and moderate-income people in Grays Harbor, Pacific, Wahkiakum, Mason, Clallam, Jefferson, Thurston, Island and San Juan counties. Approximately 55 employers and/or employees will benefit by the projected 24 business loans. At least 80 percent of these people will meet the low-and moderate-income criteria. An additional 600 people will benefit by receiving technical assistance and training related to beginning and sustaining a small business, 450 of whom are estimated to have low- and moderate-incomes.

The Thurston County Small Business Incubator works to create jobs by helping entrepreneurs and small businesses access resources they need for growth and long term success. Business incubators help reduce the risk of small business failures and can reduce start-up costs by 40%-50%. Nationwide, business incubator clients and graduates have created half a million jobs, and for every 50 created by an incubator, 25 more are created in the same community.

5. Building wealth through assets

Several programs are available in the community to assist low income households to build wealth through asset accumulation. These include:

- Maintain self-sufficiency and homeownership programs
- Section 8 Homeownership Program
- Welcome Home Program
- Seek funds for 2nd Mortgage Program
- Family Self-Sufficiency Program
- Homeownership Assistance – ADDI, HOME, Habitat for Humanity
- United Way of Thurston County – Individual Development Accounts

6. Financial Literacy & Housing Counseling

There are four agencies within Thurston County currently assisting low-income households with money management, housing counseling and consumer credit counseling. These include:

- United Way of Thurston County
- Family Finance Resource Center
- Consumer Credit Counseling Center
- Housing Authority of Thurston County

7. Service Enriched Housing

Several non-profit agencies operate supportive housing for special needs populations. For example, in 2007, Intercommunity Mercy Housing received \$225,000 from the Washington Families Fund to support 10 service enriched residential units at Evergreen Vista II Apartments in Olympia. Service-enriched housing can help low-income households to leave poverty by providing:

- Assistance to residents in identifying and accessing local resources and services

- Development and support of resident participation in management and in the development of services, programs and activities
- Crisis intervention and short-term support or referral to outside resources
- Longer-term support for residents pursuing goals related to social and/or economic self-sufficiency
- Intervention and prevention of problems related to substance abuse, criminal activity, destruction of property, or other issues harmful to residents.

Lead-Based Paint Hazards

All properties renovated under the HOME program are inspected for the possible presence of lead-based paint hazards. Staffs of the Housing Authority of Thurston County, as well as Staff of Community Action Council of Lewis, Mason and Thurston Counties are certified to inspect properties for the purpose of making a determination of the presence of lead hazards. If lead hazards are found to be present, proper abatement measures are incorporated into construction specifications. New Lead-Based Paint Program rules took effect on April 22, 2010. These are codified in Washington Administrative Code (WAC) 365-230.

The Housing Authority of Thurston County has access to a special allocation of funds through the Washington State Department of Commerce to implement a demonstration program to reduce lead-based paint hazards. These funds can be used in conjunction with renovation projects funded through the HOME program. Two staff members of HATC are certified in lead hazard risk assessment.

Other Actions

Under-Served Needs

Meeting needs of underserved populations is important to providing affordable housing and anti-poverty programs. The HOME Consortium will provide guidance on the allocation of HOME and local document recording fees for this purpose. The Consortium has a set aside “Emerging Needs” fund that could respond quickly to meeting underserved needs.

Foster & Maintain Affordable Housing

Strategies to remove or reduce barriers to affordable housing were identified in the 2004 Thurston County Comprehensive Plan. These strategies are countywide in nature. Regulatory strategies include:

- Promote efficient use of land and increasing density where urban services exist
- Review regulations to identify potential to reduce housing costs; add predictability and consistency to regulations & permitting
- Integrate Fair Share Affordable housing targets with planning for Public Purpose Lands (e.g., land swaps in Urban Growth Areas for housing)
- Increase public education on zoning differences and similarities
- Encourage a variety of housing types, neighborhood settings, price ranges, amenities, natural settings, with more choices in urban areas

Financing strategies are equally important. Those that will be considered during the next year include measures such as:

- Develop incentives to promote development of affordable housing, such as land acquisition, land swaps, and purchase of development rights
- Support Housing Authority bond issue with multi-jurisdictional backing to reduce tax-exempt interest rate by an additional 1.0%-1.5%
- Provide impact fee waivers for affordable housing projects

- Identify geographical targets for housing rehabilitation programs
- Secure CDBG funding for housing rehabilitation in rural areas and South County towns
- Preserve subsidized buildings with affordability restrictions with regional partnerships
- Develop an inventory of subsidized and low-cost non-subsidized housing and identify those properties at-risk of loss/conversion for potential acquisition or protection
- Develop an inventory of surplus public land and facilities within UGAs and make available through lease, sale, or donation for low-income/special needs/transitional housing
- Encourage self-help/sweat equity housing programs. Provide homeownership education, technical support, and partnerships with lenders
- Encourage down payment assistance and other financing tools to promote low-to-moderate income homeownership
- Encourage projects that leverage other sources of funds
- Participate in public/private partnerships to increase housing & homeownership opportunities for special needs and low-income households

Fair Housing & Barriers to Affordable Housing

Strategies to overcome impediments to fair housing were identified in the Thurston County Analysis of Impediments to Fair Housing Choice, prepared by the Fair Housing Center of Washington in March of 2007. Strategies that will be pursued over the coming year include:

1. Expand current education and outreach efforts, and standardize and better integrate fair housing information into programs and on-line resources offered by HOME jurisdictions and sub-recipients. Include Fair Housing information and links on the HOME Consortium web page.
2. Expand the availability of Fair Housing literature in multiple languages in use in Thurston County.
3. Incorporate information on predatory lending in the Consortium's homeownership initiatives.
4. Strengthen the partnerships between members of the HOME Consortium and the agencies with primary responsibility for providing fair housing enforcement and education services to Thurston County residents.
5. Coordinate with other HOME partners in the delivery of affordable housing programs and services to achieve economies of scale and ensure services are effectively targeted.
6. Target homeownership and lending marketing to African-American and Hispanic households.
7. Participate in any discussions regarding allocation of "Fair Share Affordable Housing" targets between the county and each urban growth area (near services & jobs) and help to develop a regional process to monitor progress

Program-Specific Requirements & Policies

Resale/Recapture Guidelines

Thurston County will use the recapture option to ensure compliance with the period of affordability requirements, which is 5 years for the minimum \$1,000 to \$10,000 loan. The sale of the property during the affordability period triggers repayment of all direct home subsidies that the buyer received when he/she originally purchased the home. All HOME funds recaptured during the affordability period must be captured in full. Proceeds must be used to pay off the HOME loan amount. Any net proceeds remaining may be paid to the homebuyer.

In case of a transfer of ownership due to foreclosure or deed in lieu of foreclosure prior to the satisfaction of the period of affordability requirement, and if there are no net proceeds from the foreclosure, repayment is not required and HOME requirements are considered to be satisfied.

Subsidy Layering Guidelines

Before Thurston County commits funds to an HOME eligible project, each project is evaluated using the Subsidiary Layer review form. The purpose of this evaluation is to ensure that the county will not invest any more HOME funds, in combination with other governmental assistance that is necessary to provide affordable housing.

Leveraged Resources

Affordable Housing funds and Homeless Housing funds are local housing dollars generated by a collection of document recording fees as authorized by House Bill 2060 and House Bill 2163, respectively. These funds may provide match for HOME dollars. Additionally, local housing providers that are eligible to access HOME funds will provide match with private, in-kind donations, or state funds (e.g., Washington State Housing Trust Fund and Low Income Housing Tax Credits).

Program Income

Homeowner Rehabilitation and American Dream Down Payment Initiative (ADDI) are the only activities expected to generate program income for the 2011 Program Year. Approximately \$15,000 is expected to be received from loan repayments and/or home recapture(s).

Affirmative Marketing

A list of agencies and organizations was developed for the Consultation and Coordination efforts under this plan. That list will be maintained for affirmative outreach, and includes organizations serving ethnic, minority, senior and disabled persons.

Minority & Women-Owned Business Outreach

The county will take the following affirmative outreach steps to encourage MWB participation in HOME activities:

- Develop an inventory of eligible MWB firms to solicit statements of qualifications, Request for Proposals (RFP), and construction bids.
- Provide copies of RFP and professional services notices and bid announcements to a minimum of five MWB firms and/or post notices on the State Office of Minority and Women's Business Enterprises website.

American Dream Down Payment Initiative (ADDI) Program

Description of use of funds

The Thurston County HOME Consortium's American Dream Down Payment Initiative (ADDI) Program provides down payment assistance in the form of a second mortgage for low-income first-time homebuyers in Thurston County and helps program participants develop financial self-sufficiency skills. Funds are payable to the county upon sale, title transfer, or refinance of the property.

The alarming rise in housing prices makes it extremely difficult for first-time homebuyers to realize their dream of owning a home, particularly those with incomes at or below 80% of median income. The maximum ADDI assistance per household is \$10,000.

Plan for targeted outreach

This program will be marketed to all residents of Thurston County through public information channels and program marketing materials and press releases to the local media. Minority households and households with a disabled member will be especially encouraged to apply for participation.

Actions to ensure suitability of families to undertake and maintain homes

Participants in the ADDI program are required to participate in both pre- and post-purchase counseling, which consists of group orientations and individual counseling sessions with a home ownership counselor. The multi-layered training focuses on the following topics:

- Budgeting and financial planning
- Banking services and terminology
- Long-term savings goals
- Credit repair and management
- Navigating the home buying process
- Real estate and mortgage terminology
- The varied roles of real estate professionals
- Avoiding predatory lenders

Minority Homeownership Goal

Data available to the Thurston HOME Consortium reveals that there are disparities between the rate of homeownership for minority populations, particularly among African American and Hispanic households, as compared to their share of the general population. Outreach performed through the HOME program will specify that minority households are encouraged to participate in all program activities, and particularly home ownership programs.

Monitoring Activities

The county will provide an on-site monitoring of subrecipients' HOME projects to ensure compliance with HOME, HUD, and other federal program requirements. Monitoring reviews will include, but are not limited to:

- An assessment and evaluation of program performance as determined by the county's Outcome Performance Measurement System.
- Housing Quality Inspections and review of housing program files.
- A random review of Homeowner Rehabilitation, TBRA and ADDI client files
- A review of program financial and fiscal records.
- A review of civil rights and fair housing records.

Projects will be monitored at least once before the expiration of a sub-recipient's contract. The sub-recipient will be given thirty day advance notice of a monitoring visit and the option to schedule additional time for technical assistance, if necessary. Upon completion of the monitoring review, the county will send the sub-recipient a monitoring letter citing the results of the review, listing any findings, corrective actions, or issues that need to be resolved.

Purpose of the Citizen Participation Plan

The Citizen Participation Plan is a required element of the Consolidated Plan (24 CFR Part 91.1050), and defines how the County will ensure and coordinate public access, and public participation in the decision making process for the HOME Program. The HOME process includes providing opportunities for developing, reviewing and commenting on the Draft Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Evaluation Report, and Citizen Participation Plan. All notices are published in the local newspaper and on the county's website.

Public Comments:

DRAFT

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: Thurston County

Priority Need: Owner Housing

Project Title

Community Housing Development Organization: South Puget Sound Habitat for Humanity

Description

To expand homeownership opportunities to persons of low and moderate income. The HOME funding will acquire land for the construction of twenty-five to thirty (25 to 30) very-low income single family houses in Lacey, pending the size of the acreage acquired.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Lacey

Objective Number DH 1.1 and DH 3.2	Project ID	CDBG	.....
HUD Matrix Code	CDBG Citation	ESG	.....
Type of Recipient	CDBG National Objective	HOME	347,000
Start Date 09/01/2011	Completion Date 08/30/16	HOPWA	.....
Performance Indicator	Annual Units 25 to 30	Total Formula	.....
Local ID	Units Upon Completion 25 to 30	Prior Year Funds	.....
		Assisted Housing	.....
		Other- TBD	3,375,000 to 4,050,000
		Total	3,722,000 to 4,397,000

Funding Sources:

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: Thurston County

Priority Need: N/A

**Project Title
FY2011 Administration**

**Description
Thurston County to Administer HOME Program Activities.**

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

**Location/Target Area
Administering HOME funding activities countywide.**

Objective Number	Project ID	Funding Sources: CDBG-Olympia ESG HOME 80,461 HOPWA Total Formula Prior Year Funds Housing Trust Fund Other-Bond Total 80,461
HUD Matrix Code	CDBG Citation	
Type of Recipient	CDBG National Objective	
Start Date 09/01/2011	Completion Date 08/30/12	
Performance Indicator	Annual Units	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: Thurston County

Priority Need: Single-Family Housing Rehabilitation

**Project Title
FY2011 Homeowner Rehabilitation**

Description
Provide assistance to low income homeowners in order to preserve their homes as an asset. Include assistance to disabled and elderly low income homeowners, allowing elders to age in place in the community.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
Administering HOME funding activities countywide.

Objective Number DH-1.1 and DH-3.3	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date 09/01/2011	Completion Date 08/30/12
Performance Indicator	Annual Units 7
Local ID	Units Upon Completion 7

Funding Sources:

CDBG-Olympia	.....
ESG	.....
HOME	143,283
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Housing Trust Fund	.....
Other-Bond	.....
Program Income	15,000
Total	158,283

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: Thurston County

Priority Need: Homeless/Non-homeless Special Needs

Project Title

FY2011 Tenant-Based Rental Assistance

Description

Community Action Council, Community Youth Services and Family Support Center –TBRA Program – Rental assistance funds are targeted to homeless families, mentally ill, and homeless youth at-risk.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Administering HOME, Affordable and Homeless Housing funding rental assistance countywide.

Objective Number DH-1.1 and DH-3.3	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date 09/01/2011	Completion Date 08/30/12
Performance Indicator	Annual Units 90
Local ID	Units Upon Completion 90

Funding Sources:

CDBG-Olympia	.....
ESG	.....
HOME	274,679
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Housing Trust Fund	.....
Other	613,133
Program Income	.....
Total	887,812

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

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