

BELLEVUE AFFORDABLE HOUSING STRATEGY

Existing Programs Summary | TAG Draft November 9, 2016

About the Existing Programs Summary

Purpose

This report provides:

- A baseline of what the city is doing currently to increase affordable housing
- General information on existing affordable housing programs
- Review of the effectiveness of existing affordable housing programs
- What is being done in other ARCH cities and Seattle to increase affordable housing

Affordable Housing Programs

Local government does not create or own housing, but in many ways can influence the amount and affordability of housing. Affordable housing programs as discussed in this report are actions by local government to influence the amount and affordability of housing. Affordable housing programs can include:

- Direct assistance to housing agencies and non-profits to develop and preserve affordable housing;
- Indirect assistance to housing developers e.g. tax incentives and credit enhancements;
- Regulations and incentives that leverage market development of housing e.g. increase density, increase flexibility of housing type, or lower development costs;
- Assistance to those that need affordable housing e.g. rental subsidies, home repair, down payment assistance.
- Support for additional public revenues that support affordable housing.

I. BELLEVUE’S AFFORDABLE HOUSING EFFORTS

The City of Bellevue currently has a variety of programs to help residents find and maintain an affordable place to live. This report presents the programs in four categories:

- A. Direct & Indirect Support
- B. City Regulations and Incentives
- C. Assistance to Low-Income Residents
- D. Support for Additional Housing Resources

The **Existing Programs Summary** table (next page) lists the affordable housing programs that are reviewed in this report. For each program, income requirements are listed.

What isn’t included?

Homelessness programs are not addressed specifically, although housing that is affordable to low and very low income renters serves families and individuals who are coming out of homelessness or are at

risk of becoming homeless. The City addresses homeless through Human Services programs and in partnership with other Eastside cities, King County, and non-profit organizations.

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A. Direct and Indirect Support

1. General Fund Contributions to Housing Trust Fund

a) Support for New Construction Affordable Housing

b) Acquire and Preserve Existing Affordable Housing

The ARCH Housing Trust Fund is funded by local jurisdictions to create and preserve affordable housing to serve individuals, families, seniors, the homeless, and persons with special needs.

Through ARCH, Bellevue assists non-profit affordable housing providers and the King County Housing Authority develop new construction affordable housing and acquire and preserve existing affordable housing.

Existing affordable housing is a diminishing community asset, and preservation of this resource provides additional value for public dollars by improving older buildings and investing in neighborhoods.

Bellevue's contribution to the ARCH Housing Trust Fund includes \$412,000 general fund monies plus funds from other sources including loan repayments, developer fees, and interest. Between 1999 and 2015 Bellevue's annual average contribution to affordable housing through the ARCH Housing Trust Fund was \$963,936. Between 2011 and 2015 annual average contribution was \$1,165,414.

Where: Citywide

When program started: 1993

Program information/ Code reference: Bellevue's direct assistance for affordable housing is through the ARCH housing trust fund <http://www.archhousing.org/developers/housing-trust-fund.html>

Number of units produced: Since 1993 3,200 housing units in East King County have received direct support for new construction or preservation through the ARCH Eastside Housing Trust Fund. Of those, 1,085 units are in Bellevue including 500 new construction and over 575 preservation.

Since 1993 the city has annually supported about 33 units of affordable housing, with about 15 of those units from new construction.

Income-level served:

- Low income: less than 50% of King County area median income
- Moderate income: between 50% and 80% of King County area median income

2. Surplus Land Donations

The city's direct assistance to affordable housing includes loans and grants through the ARCH housing trust fund, fee waivers, and land that is donated or leased for affordable housing. Bellevue has donated or leased land for three affordable housing projects.

1. Hopelink Place for families coming out of homelessness

Description: Hopelink Place's 1.5 acre site was a surplus Utilities Department pump property.

Hopelink Place opened in 2000 providing twenty units of transitional housing and services for homeless families with dependent children. In 2016 Hopelink Place changed from a 2-year transitional housing model to permanent housing. Families entering the program must be at or below 30% of area median income and pay rents of 30% of their household income, as it had been in the transitional model. But residents now have stepped rent increases, and no longer face relocation after 2 years. All families receive assistance to help increase their self-sufficiency.

Where: 10116 SE 6th Street, Southwest Bellevue

When funded: 1997 Hopelink received public and private funding in addition to Bellevue's land donation.

Number of units produced: 20

Income-level served: Very low income- up to 30% of area median income when families enter program. All families receive support to improve their financial situations.

2. Ashwood Court Senior Apartments

Description: This 0.23 acre Ashwood neighborhood property in Downtown was owned by a development partnership that included DASH, Midland Bank, and Shelter Resources. In 1997 the City purchased the property and leased it back to the development partnership. The project received other public and private funding, including \$2.1 million in federal tax credit financing. Once the project received funding and stabilized, ownership was transferred to DASH.

Where: 11018 NE 11th Street, Downtown Bellevue

When funded: 1997

Number of units produced: 50

Income-level served: Low income seniors with incomes up to 60% area median income

3. Brandenwood Senior Apartments

Description: The 3.14 acre site is a Bellevue Parks Department property, adjacent to the North Bellevue Community Center which includes the Bellevue Senior Center. The property is leased by the development partnership that includes Shelter Resources. Brandenwood also received federal tax credit financing.

Where: 14520 NE 40th Street, Bridle Trails neighborhood area, Bellevue

When funded: 1993

Number of units produced: 60

Income-level served: Low income seniors with incomes up to 60% area median income

3. Multifamily Housing Property Tax Exemption

In June of 2015 the Bellevue City Council adopted a Multifamily Housing Property Tax Exemption program (MFTE). The MFTE is a voluntary affordable housing incentive for new apartment development. It provides a 12-year exemption from property taxes on the housing portion of qualifying projects, in exchange for setting aside 20% of units for income-eligible households.

Location: The MFTE can be used in designated mixed-use residential areas in Bel-Red, Downtown, Eastgate, Crossroads, and Wilburton.

Eligibility: Projects must meet the following requirements:

- New construction, multifamily rental housing of at least four dwelling units.
- At least 50% of new space is intended for permanent residential occupancy.
- At least 15% of dwelling units have two or more bedrooms.
- The unit mix, configuration, quality, and finishes of the affordable units are consistent with all dwelling units in the project.
- The project does not result in loss of existing subsidized affordable housing.

- The project is completed within three years or within an extension period approved by the director.

Bellevue City Code reference: [Chapter 4.52](#)

Number of units produced: None to date.

Income-level served: Affordability requirements differ by residential target area, as shown in the table below.

Residential Target Area	Affordability
Downtown Eastgate Crossroads Village Wilburton Commercial	<ul style="list-style-type: none"> • Ten percent of dwelling units in the project affordable to household incomes 60% or less of King County median income, adjusted for household size. • Another ten percent of units affordable to household incomes 70% or less of median income. • Any unit of 300 square feet or less affordable to household incomes 45% or less of median income.
Bel-Red	<ul style="list-style-type: none"> • Ten percent of dwelling units in the project affordable to household incomes 50% or less of King County median income, adjusted for household size. • Another ten percent of units affordable to household incomes 70% or less of median income. • Any unit 300 square feet or less affordable to household incomes 45% or less of median income.

4. Transportation Impact Fee Exemption

Description

Bellevue exempts transportation impact fees for new low income housing. There must be a signed agreement that the units will remain affordable for the life of the project. Bellevue has provided an exemption on these projects:

2004: [Kensington Square](#), 14727 NE 8th Street (6 affordable units)

2008: [Andrews Glen](#), 4228 Factoria Blvd. (41 affordable units)

2013: [LIHI Bellevue Apartments](#), 204 111th Street (57 affordable units)

Where: Citywide

When program started: 1990s

Bellevue City Code reference: 22.16.070

Number of units impacted: 104

Income-level served: Low income housing consistent with RCW [82.02.060](#).

B. City Regulations and Incentives

1. Affordable Housing Density Bonus

a. Current program

In 1996 Bellevue adopted a housing density bonus for affordable housing that can be used citywide. In multifamily development the program provides one bonus market-rate residential unit for each

affordable unit provided, up to 15% above the zoning district’s maximum density. Projects with affordable units can also earn increased lot coverage and reduced parking and open space requirements, as additional incentives. In new subdivision projects, attached affordable housing duplexes are permitted on single-family lots.

Where: The program is available citywide.

When program started: 1996

Bellevue City Code reference: [20.20.128](#)

Number of units produced: Since 1996, the City’s voluntary affordable housing incentive has been used in 2 multifamily projects. Milano Apartments built in 2000 included 5 affordable units; and the SOMA Towers built in 2015 included 14 affordable units.

Income-level served: Units must be affordable to residents earning less than 80% of area median income, and units must be affordable for the life of the project.

b. Inclusionary Zoning Program (1991-1996)

Bellevue had an Inclusionary Housing Program in place from July 1991 to February 1996. The program required that all new multifamily development with more than 10 units include 10% of units affordable at 80% Area Median Income. The bonus was also available to new single family subdivision development greater than 10 lots. A bonus of one market rate unit was permitted for each affordable unit provided, up to 15% above the maximum allowed zoning density. In zoning districts where density is calculated as floor area ratio (FAR), density bonus would be calculated as an equivalent FAR bonus.

Where: Citywide

When program started: 1991 [Ord. 4269](#)

Number of units produced:

- 136 rental units
- 188 condominium units

Income-level served: Low and moderate income households earning up to 80% of area median income.

2. Bel-Red FAR Incentive for Affordable Housing

Development regulations for Bel-Red establish base and maximum density levels (expressed through “floor area ratio” or FAR). Maximum density must be earned by providing amenities, either included in the project or paid as a fee-in-lieu. Amenities include affordable housing, as well as parks, public art, and other public amenities. The affordable housing bonus is a “first tier” amenity and must be provided before other amenities. The affordable housing bonus is as follows:

- Rental: For every square foot of affordable rental housing provided at 80% of AMI, 4.6 square feet of bonus building area is allowed.
- Owner: For each square foot of ownership housing affordable at 100% AMI, 7.2 square feet of bonus building area is allowed.

Where: Bel-Red

When program started: 2009

Bellevue City Code reference: [20.25D.090](#)

Number of apartment units produced (some projects still in development):

#	Name of Project / Developer	Address	Total			Affordability Level Market	FAR AH fee paid
			Units	60%	80%		
1	LIV / GRE	2170 Bel-Red Rd	450		54	396	
2	Sparc / Security Properties	Spring District Phase 1	309			309	\$516,625
3	-- / Security Properties	Spring District Phase 2	279			279	TBD
4	Hyde Square / Carmel Partners	13601 NE Bel-Red Rd	618		35	578	
5	RJ Development Senior Housing	2120 116th Ave NE	161			161	TBD
	Total		1,817		89	1,562	

Amount of fees generated: \$516,625. (Spring District/Security Properties Phase I)

Income-level served: Low and moderate income households earning up to 80% of area median income.

3. Attached Accessory Dwelling Units

An Accessory Dwelling Unit (ADU) is an independent residence within an existing single-family home on the same property. ADUs can provide affordable housing opportunities as well as help homeowners with limited incomes stay in their homes by providing additional income. ADUs are subject to guidelines to protect the character of the single family neighborhood.

The Bellevue Comprehensive Plan includes guidance on ADUs, through Housing Policy 15:

Allow attached accessory dwelling units in single family districts subject to specific development, design, location, and owner occupancy standards. Allow detached accessory dwelling units where expressly allowed by neighborhood subarea plans.

Where: Citywide (attached)

When program started: 1993 (Ordinance 4498, 2/24/93)

Bellevue City Code reference: 20.20.120

Number of units produced: 155 registered ADUs between 7/1993 and 10/2016

Income-level served: There are no affordability restrictions on accessory dwelling units, although rented units generally serve low and moderate income households earning up to 80% of area median income.

4. Smaller senior units counted as .5 unit for density calculation (20.20.010)

Description: Bellevue calculates density for each small, senior unit as 0.5, allowing senior housing additional density. Although not tied to affordability, the additional density can result in greater affordability.

Brandenwood Senior Apartments was the first project to utilize this code incentive that counts smaller senior units as half a unit for purposes of density calculation. The project achieved additional density but was designed to be compatible in scale with other housing in the neighborhood.

Where: Citywide where density is calculated as dwelling units per acre.

When program started: 1993

Bellevue City Code reference: 20.20.010 (22) Density for senior citizen dwelling, congregate care senior housing, and assisted living is calculated as follows: units less than 600 square feet count as one-half unit and units 600 square feet or greater count as one unit.

Number of affordable units produced: 60 Brandenburg was the first new construction senior project that has used this additional density (continue to research market senior that has used this additional density)

Income-level served: There are no affordability restrictions to achieve this density incentive.

5. Reduced Parking Requirement for Smaller, Affordable Units

a. Downtown

In Bellevue’s Downtown Land Use districts, the parking requirement for affordable studio apartments is 0.25 stalls per unit. An agreement to rent or sell the unit to persons earning at or below 60 percent of Area Median Income is required. This compares to a minimum parking requirement of one stall per unit in DNTN–R, DNTN–MU, DNTN–OB, and DNTN–OLB districts and zero stalls per unit in DNTN–O-1 and DNTN–O-2 districts.

Lower parking requirements can reduce overall construction costs, and provide an incentive for the developer to rent or sell the unit at an affordable rate. Some studies have found that requiring one parking space per unit of affordable housing increases costs by 12.5 percent.¹

Where: Downtown Land Use Districts

When program started: 1996

Bellevue City Code reference: 20.25A.050, note 5

Number of affordable units produced: Two downtown apartment projects have used the parking reduction, total affordable studio units 64; total overall affordable units 175

Pacific Inn 118 affordable studio units/24 at 60% AMI to utilize parking reduction

LIHI 57 affordable units at or below 60% AMI; 47 studios to utilize parking reduction

Income-level served: Low income households earning up to 60% of area median income

b. Bel-Red

In Bel-Red Land Use Districts, the minimum parking requirement for affordable one-bedroom apartments is 0.25 stalls per unit. An agreement to rent or sell the unit to persons earning at or below 60 percent of area median income is required. This compares to a minimum parking requirement for other residential development in Bel-Red of 0.75 stall per unit in six zones and 1.0 stalls per unit in seven zones.

Where: Bel-Red Land Use Districts

When program started: 2009

Bellevue City Code reference: 20.25D.120

¹ Litman, Todd. Victoria Transport Policy Institute. “Parking Requirement Impacts on Housing Affordability.” August 24, 2016. Retrieved October 26, 2016. Available at: <http://www.vtpi.org/park-hou.pdf>.

Number of affordable units produced: 0 to date

Income-level served: Low income households earning up to 60% of area median income

C. Assistance to Residents

Preservation programs include assistance primarily to low-income homeowners with repairs, utilities, and foreclosure, and support for service agencies. Preservation programs also include programs/funding to acquire/preserve housing, or incentives to owners to maintain affordability.

1. Downpayment Assistance Loan Program

The ARCH East King County Downpayment Assistance Loan Program is for qualified borrowers purchasing a home or condominium within an ARCH member city. Program must be combined with the Washington State Housing Finance Commission Home Advantage first mortgage loan program. It provides up to \$30,000 in downpayment assistance at 4% simple interest. There are no monthly payments with the balance due when the borrower sells the property or other qualifying event.

Where: East King County ARCH cities

When program started: 2005

Program information/Code Reference: Administered by the Washington State Housing Finance Commission www.wshfc.org/buyers/arch.htm

Number of persons served: 65 East King County households, 9 in Bellevue

Income-level served: Moderate income households earning up to 80% of area median income

2. Home Repair Program

The Bellevue Home Repair Program provides low- to moderate-income Bellevue single family homeowners with zero-interest home loans and grants for health- and safety-related repairs, including faulty plumbing, unsafe electrical wiring, poor heating, roof repairs, rotting gutters or porches/decks, and earthquake retrofitting. This program is made possible by funds allocated to Bellevue through the federal Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program.

Financial assistance available to homeowners who meet low-income guidelines includes deferred payment loans, leveraged loans, emergency grants, and weatherization grants.

Where: Citywide

When program started: ____

Bellevue City Code reference/other information:
www.cityofbellevue.org/homerepair_assistance_eligibility.htm

Number of people served: Home repair- 30 per year.

Income-level served:

Emergency and Weatherization Grant/Loan- Very-low income households earning up to 30% area median income

Deferred Loan- Low income households earning up to 50% of area median income

Leveraged Loans (50/50 matching)- Low and moderate income households earning up to 80% of area median income

Utility Rate and Tax Assistance

Utility Costs: The city offers low-income seniors (62 and older) and low-income permanently disabled persons relief on their utility costs for water, wastewater and drainage. Rate Relief offers up to 75 percent off utility costs for persons who meet specific residency and income guidelines.

Utility Taxes: Bellevue's Tax Relief Program offers a year-end rebate check of the utility occupation taxes paid to the city. This program is open to persons living in the service area of Bellevue Utilities that contribute to the payment of city utility services and meet low-income guidelines.

([City of Bellevue Utility Relief](#))

Where: Citywide

When program started: Utility rate started in 1980; Utility tax in 1975

Bellevue City Code reference:

- Utility rate relief: BCC 24.10
- Utility tax relief: BCC 4.10.055

Number of people served: annual average for 2011-2015:

Utility rate: 1,218

Utility Tax: 1,227

Income-level served:

- Utility rate: Up to 42.5 percent of AMI for 75% billing reduction or reimbursement; Up to 50 percent of AMI for 40% billing reduction or reimbursement.
- Utility tax: Up to 50 percent of Area Median Income

4. Foreclosure Counseling/ Foreclosure Fairness Program

Description: The Foreclosure Fairness Program provides homeowner foreclosure assistance by offering free housing counseling, civil legal aid, and foreclosure mediation. The program, created by the 2011 Washington State [Foreclosure Fairness Act](#), helps homeowners and lenders explore possible alternatives to loss of home to foreclosure and reach a resolution whenever possible. [The Act](#) requires lenders to notify homeowners, prior to initiating foreclosure, of the availability of foreclosure counseling and the potential for mediation, and to participate in mediation with homeowners who have been referred to the [Mediation Program](#). The program is funded by fees paid by the financial institutions issuing notices of default on owner-occupied residential real property in Washington State. The Bellevue Neighborhood Mediation program administers the Foreclosure Counseling/Foreclosure Fairness Program.

Where: Citywide

When program started: 2011

Program Code reference/information: 61.24 Revised Code of Washington (RCW), <http://www.commerce.wa.gov/building-infrastructure/housing/foreclosure-fairness/>

Number of households served: The program served about 40 clients a year when it was launched in 2011. Most had lost employment during the housing/financial downturn. The program now serves about 4 clients a year.

Income-level served: no income limit

5. Support for service agencies through Human Services fund

Description: Bellevue’s role in human services in three-fold:

- Planner: assess and anticipate needs and develop appropriate policy and program responses.
- Facilitator: convene and engage others in community problem-solving to develop and improve services.
- Funder: disburse federal Community Development Block Grant and Bellevue’s own Human Services Fund (about \$3 million General Fund dollars annually) to support a network of services that cover a broad spectrum of needs, including food security, homeless/housing support services; mental health; health; substance abuse; child care; employment training; domestic violence; emergency financial assistance; transportation; and other needs.

Where: Citywide

Program Information: www.bellevuewa.gov/human_services.htm

Number of units produced: N/A

Income-level served: Very low (up to 30% area median income), low (up to 60% area median income) and moderate (up to 80% area median income) households.

D. Support for Additional Housing Resources

1. ARCH coordinating public resources to attract greater private and not-for-profit investment into affordable housing

Bellevue’s efforts to increase affordable housing are primarily through ARCH, a consortium of 15 Eastside cities and King County that works together to increase affordable housing to serve individuals, families, seniors, the homeless, and persons with special needs.

Through the ARCH consortium Bellevue is more effective and able to accomplish more than the City could do on its own. A strength of ARCH is the ability to recognize and coordinate opportunities to partner with other local governments, regional organizations, businesses, and other organizations to attract greater private and not-for-profit investment into affordable housing. The two following project examples, South Kirkland Park & Ride and YWCA Family Village exemplify this strength:

South Kirkland Park & Ride: King County, state and federal agencies, the cities of Kirkland and Bellevue, and non-profit and private-sector developers collaborated to redevelop a surface park-and-ride lot into multi-jurisdictional, multi-modal, mixed-income, and mixed-use community of 240 apartments, 7,000 square feet of retail space, and 850 parking stalls. The location along State Route 520 is central to Eastside and Seattle job centers. Funding required a complicated arrangement between the cities and county, the Federal Transit Administration, Washington DOT, state and federal housing sources, and private financing.

King County owns the park-and-ride garage and transit improvements. The County transferred ownership of other parcels to project partners Imagine Housing and Polygon Northwest. Project design includes green building techniques. Development application reviews were coordinated to occur concurrently with input from Bellevue and Kirkland. Land use permits, utility services, right-of-way improvements, multiple permits and inspections required cross-jurisdictional coordination.

Where: South Kirkland Park & Ride

When program started: Project completion in 2015 (10 year planning process)

Bellevue reference: The new Metro parking garage is located in Bellevue

Number of units produced: 179 market-rate and 61 affordable apartments

Income-level served: Low- (50% AMI) and moderate-income (70% AMI) households

YWCA Family Village: This project in Issaquah is a partnership of YWCA, Port Blakely Communities, the city of Issaquah, King County, the King County Housing Authority, and the cities of ARCH. It integrates affordable housing, services, child care, community meeting space and direct access to the nearby Issaquah Highlands Park and Ride. Every unit is environmentally-friendly, which lowers utility costs and protects the health of residents. Financial support included a private land donation, King County and ARCH funding, 4% and 9% tax credits, and other state funding.

Where: 930 NE High St, Issaquah.

When program started: Project completion in 2011 (15 year planning process)

Number of units produced: 146 units of permanent, affordable housing for individuals and families that earn 60% AMI or less.

Bellevue reference: The city provided approximately \$490,000 through ARCH.

Number of units produced: 179 market-rate and 61 affordable apartments. See table page 20.

2. Partnership with Sound Transit on Affordable Housing in Bel-Red

Description: A Memorandum of Understanding (MOU) between Sound Transit and the City of Bellevue (Amended and Restated Umbrella Memorandum of Understanding May 2015) provided for development of transit oriented development (TOD) on properties acquired by Sound Transit at two sites in BelRed: the Operations and Maintenance Facility East (OMFE) and at the 130th Station Area. Bellevue Council also approved BelRed TOD Planning Principles in January 2016, and an Implementation Agreement related to the MOU in August 2016.

OMFE: TOD at the OMFE will forward the BelRed vision for a compact, mixed use and walkable center focused on office with retail, education and housing, including affordable housing. The MOU established the general location and project components of the Phase I and Phase II TOD parcels, based on a design process with BelRed stakeholders, Sound Transit, and City of Bellevue (October 2014).

The August 2016 Implementation Agreement establishes that TOD on the Phase I Parcels should support an aggregate amount of development of 1.2 million gross square feet; and that a suitable mix of uses includes office with retail, education and housing, including affordable and market rate housing, with a goal of achieving at least 50,000 s.f. of retail or other uses that activate the ground plane, and not less than 20% gross square feet for housing.

130th Under section 22.3 of the MOU, the City and Sound Transit agreed to negotiate a property conveyance and construction agreement for the transfer of three parcels adjacent to the 130th light rail station for transit oriented development (TOD). These parcels were proposed by Sound Transit for a surface park and ride lot. Instead the City has the opportunity to develop active TOD adjacent to the station that is consistent with the BelRed vision. It is the objective of both the City and Sound Transit to establish a mixed use, urban TOD project including a mix of market and affordable housing at the 130th Ave NE Station, to support Sound Transit's ridership, and to establish an appropriate urban development form consistent with the City's vision for Bel-Red.

Development of the site will include 300 parking spaces and bike facilities to be delivered to Sound Transit before the start of light rail service in 2023.

Where: On properties acquired by Sound Transit at two sites in BelRed: the Operations and Maintenance Facility East (OMFE) and at the 130th Station Area

When program started: Sound Transit committed to TOD at the OMFE as mitigation for selection of the OMFE site in BelRed. The City and Sound Transit established the goal of TOD with housing, including affordable housing at the OMFE and 130th sites in the May 2015 MOU.

Bellevue reference: MOU and other agreements with Sound Transit www.bellevuewa.gov/east-link-mou.htm

Number of units produced: TBD

Income-level served: TBD

3. Land Banking for Equitable Transit Oriented Development (REDI Fund)

The Regional Equitable Development Initiative (REDI) TOD Fund is a financing tool designed to promote equitable development within transit communities. It was developed by the Growing Transit Communities Partnership, a regional coalition of businesses, developers, local governments, transit agencies, and nonprofit organizations. The REDI Fund supports acquisition of land and buildings within walking distance of high capacity transit, for development and preservation of affordable housing. ([Puget Sound Regional Council](#))

As of 2015, \$18 million was pledged to REDI, including \$250,000 from City of Bellevue (Resolution 8888) enabling the purchase of land and buildings for construction or preservation of 200 units of workforce and mixed-income housing over five years. The REDI Fund will be administered by the non-profit Enterprise Community Partners. ([King County press release](#))

Where: Regional TOD sites

When program started: 2015

Program Information: <http://www.psrc.org/growth/tod/redi/>

Number of units produced: The REDI Fund enables property control; it does not fund construction or other development costs. It is expected to support thousands of units regionally within eight years, of which fewer than 100 to more than 400 could be created in Bellevue.

Income-level served: Low and moderating income households earning up to 80% of area median income

II. BELLEVUE'S PARTNERS

A Regional Coalition for Housing (ARCH)

Role and Relationship

A Regional Coalition for Housing (ARCH), is a consortium of 15 Eastside cities and King County that works together to increase affordable housing to serve individuals, families, seniors, the homeless, and persons with special needs. The City of Bellevue was an ARCH founding member (1993) and provides key ARCH administration.

In addition to increasing affordable housing, ARCH assists member jurisdictions with planning housing through developing and administering local housing programs and implementing best practices. ARCH has funded over 3,200 low- and very-low-income units on the Eastside since 1993.

ARCH participates in the following:

- Direct assistance for below-market rate housing
- Development of housing policies and regulations
- Implementation and administration of housing programs
- Engaging the broader community on local housing issues
- Administering the ARCH Housing Trust Fund (HTF), which awards loans and grants to projects in partner jurisdictions that include below-market rate housing

The City of Bellevue and ARCH work in partnership, with the majority of Bellevue’s affordable housing efforts completed through ARCH. Activities include policy development and administration of loans and grants from Bellevue’s housing fund. The City, as a member of the partnership, commits funds to ARCH through a voluntary City Council budget decision under target contribution goals that are set by the partnership depending on city size and housing need. Bellevue’s funding goal is between \$395,000 and \$605,000. The City’s contribution to the ARCH Housing Trust Fund includes \$412,000 general fund monies plus funds from loan repayments, developer fees, interest, and other sources. Bellevue’s annual average contribution since 1999 is over \$950,000.

King County Housing Authority

Role and Relationship

King County Housing Authority (KCHA), an independent municipal corporation, is the owner and manager of affordable units for families, seniors, and disabled populations in King County, with over 1,700 affordable units in Bellevue. In addition, KCHA administers Section 8 vouchers to households and connects 48,000 people earning less than the county’s median income with services to support their needs. The organization partners with communities like Bellevue and local nonprofits to provide housing and services. (King County Housing Authority, 2016)

All operating costs at KCHA are covered by rents charged to tenants and from federal funding. Acquisition and development costs for KCHA properties are covered by federal, state, and local money, low income housing tax credits, and through partnerships with local nonprofit and for-profit developers.

Programs and Projects Administered

Housing provided by KCHA includes subsidized and moderate-income housing for individuals, families, and seniors. See Table page 20.

- **Section 8.** Tenant-based Section 8 vouchers are provided to households with low incomes who can use their vouchers on the private market. Tenants using vouchers generally pay 28 to 40 percent of their household income for rent and utilities, and KCHA pays the difference. Section 8 vouchers are funded by HUD and managed by local housing agencies, such as KCHA.
- **Subsidized Housing.** Subsidized housing provided by KCHA provides an option for those with very limited incomes, including seniors, disabled, single-parent families, and low-income working households. Generally, residents pay no more than 28 percent of their income on rent and utilities.
- **Moderate Income Housing.** KCHA provides moderate-income housing that serves working households that earn less than the AMI. Residents are responsible for a flat rent amount that falls below the market rate for similar apartments.

- **Other Affordable Rental Housing.** KCHA provides other affordable rental options that serve people across a variety of income levels. Tenants may be low or moderate-income households, as well as special-needs or disabled populations. Generally, tenants are paying below market-rate amounts, with the lowest income households not paying more than 28 percent of their income for rent and utilities. (King County Housing Authority, 2016)
- **Project-Based Section 8 / HUD units.** KCHA and other public housing authorities can attach up to 20 percent of their voucher assistance to specific housing units through project-based vouchers. The housing authority pays the owner the difference between 30 percent of family income and the gross rent for the unit. The housing authority refers families from its waiting list to the project owner to fill vacancies. Because the assistance is tied to the unit, a family who moves from the project-based unit has no right to continued housing assistance. However, they may be eligible for a tenant based voucher when one becomes available.

Non-Profits

Imagine Housing

Role and Relationship

Imagine Housing owns and operates affordable residential communities in East King County, including 82 affordable units in Bellevue. Imagine Housing supports its residents in increasing household stability. The organization's team works with residents to help them obtain education, retain employment, and become financially stable.

Programs and Projects Administered

See Table page 20.

DASH

Role and Relationship

Downtown Action to Save Housing (DASH) is a non-profit located in King County that assists in creating and preserving affordable housing for a range of income levels. Since 1991, DASH has created more than 1,000 housing units including 272 in Bellevue that support working families and individuals on the Eastside, along with seniors and special needs individuals. DASH has five properties in Bellevue, two of which are for senior populations. See Table page 20.

Hopelink

Role and Relationship

Hopelink is an organization serving low-income families and individuals in north and east King County. Their goals include helping individuals and families find stability and self-sufficiency. Assistance provided by the organization includes education, emergency financial assistance, employment services, financial education, food assistance, transportation, and housing. Hopelink Place, listed below, is Hopelink's one property in Bellevue. It serves households at or below 30% of the median income and all residents are enrolled in the organization's self-sufficiency program. (Hopelink, 2016) (ARCH, 2016)

Additional Non Profit Providers

Other non-profit providers of affordable housing in Bellevue are shown on Table, page 20.

Role and Relationship

- **Habitat for Humanity – East King County:** Habitat of East King County is part of Habitat for Humanity Seattle-King County. Habitat is a community based low-income developer that builds, renovates, and repairs homes using affordable volunteer labor. The organization’s activities include new construction, exterior home repair, and connecting home owners to resources.
- **Parkview Services:** Parkview Services provides services to developmentally disabled populations. The organization operates in the Puget Sound region and has one single family home and four condos in Bellevue.
- **Catholic Community Services (CCS)/Catholic Housing Services (CHS):** CCS of Western Washington is the largest private local provider of poor and vulnerable persons assistance. The program has more than 170 programs which provide adoption services, pregnancy support, emergency assistance, family support, food programs, elder care, counseling, mental health support, youth services, immigration assistance, transitional housing, affordable housing, and shelters, among others.
- **Low Income Housing Institute (LIHI):** LIHI is a Seattle-based organization that owns and operates housing in the Puget Sound region that prioritizes homeless and formerly homeless populations. LIHI has a goal of supporting its clients so they can find stable housing and increase their own self-sufficiency. About 20 percent of LIHI’s housing is for low-income households earning less than 30 percent of the AMI. August Wilson Place is LIHI’s one property in Bellevue.

Private Providers

Affordable units are also included in private development, usually in exchange for additional density. Long term rental price and income restrictions for these units are monitored by ARCH.

Individual projects are listed on the Table, page 20.

Bellevue Affordable Housing Inventory

1. Bellevue / ARCH Funded Housing

Year funded	A. Families & Individuals Housing		# Afford. units/beds	Site Address
1993	Andrews Heights Apartments	St. Andrews Housing /Imagine Housing	24	4053 129th Place SE
1993	Garden Grove Apartments	DASH	18	1027 140th Ave SE
1993	Habitat Overlake Townhomes	Habitat for Humanity East King County	10	15751 Northup Way
1994	Glendale Apartments	DASH	82	12640 NE 10th Place
1995	Wildwood Court Apartments	DASH	36	434 102nd Ave SE
1996	Pacific Inn Apartments	Pacific Inn Association	118	225 112th Ave. NE
1996	YWCA Family Apartments	YWCA	12	12121 SE 60 th St.
1999	Somerset Apartments	KCHA workforce housing	198	14700 NE 29th Place
2001	Eastwood Square Apartments	Park Villa LLC/KCHA workforce housing	48	14521 NE 35th St.
2003	Chalet Apartments/ family units	St. Andrews Housing /Imagine Housing	14	2627 148th Ave. SE
2004	HouseKey+ARCH Downpayment Assistance	ARCH, WSHFC, KC, HUD	6	6 sites in Bellevue
2008	Andrew's Glen/St. Margaret's	St. Andrews Housing /Imagine Housing	41	4228 Factoria Blvd.
2012	Downtown Bellevue Apartments	LIHI	57	204 111th St.

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B. Senior Housing

1992	Brandenwood Apartments	Privately managed non-HUD assisted	60	14520 NE 40th Street
1993	Cambridge Court Senior Housing	Resurrection Housing	20	15220 Main St.
1994	Vasa Creek Woods Apartments	Shelter Resources	50	15403 SE Newport Way
1996	Ashwood Court Apartments	DASH/Shelter Resources	50	11018 NE 11th St.
2000	Evergreen Court (Assisted Living)	DASH/Shelter Resources	64	900 124th Ave. NE
2014	Bellevue Manor Apartments	KCHA recently purchased	65	143 Bellevue Way SE

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C. Homeless/Transitional Housing/Special Needs Housing

1993	Provail Eastside Community Living	Provail, formerly UCP	4	12517 SE 63rd St.
1994	Congregations for the Homeless/ Sophia's Way	Eastside Interfaith Social Concerns Council	38	Rotating Shelters
1995	Residence East DD Group home	Residence East	8	14804 NE 12th. St.
1996	AIDS Housing Woodside East	Building Changes transferred to KCHA	3	Woodside 16240 NE 14th St.
1996	Hopelink Place	Hopelink	20	10116 SE 6th St.
1997	Harrington House	Archdiocesan Housing Authority	8	15980 NE 8th St.
1998	Community Homes DD Group Home	Community Homes, Inc	5	16827 NE 9th Place
1999	Parkview Apple Orchards Condo	Parkview Services	1	14150 SE 17th Pl., B-7
1999	Parkview Bellevue Highlands Condo	Parkview Services	1	14480 NE 31st St., J-204
1999	Parkview Bellevue Highlands Condo	Parkview Services	1	14760 NE 32nd St., B-102

1999	Parkview Midlakes Condo	Parkview Services	1	12219 Bel Red Rd., D-201
2002	Friends of Youth / Youth Haven	Friends of Youth	6	Confidential Shelter
2002	Parkview DD Homes VI	Parkview Services	6	213 155th Ave. SE
2003	Chalet Apartments/ transitional units	St. Andrews Hsg. /HUD assisted hsg.	4	2627 148th Ave. SE
2004	Kensington Square	Housing at the Crossroads	6	14727 NE 8th St.

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2. Other Funded Housing

Year Permitted A. Families & Individuals Housing

1997	Eastside Terrace Apartments	KCHA HUD assisted housing	50	704 147th Place NE
1981	College Place Apartments	KCHA HUD assisted housing	51	1249 145th Place SE
1991	Newporter Apartments	KCHA workforce housing	120	5900 119th Ave SE
1992	Hidden Village Apartments	KCHA preservation program/HUD assisted	78	14508 SE 24th St.
1992	KCHA scattered site single family homes	KCHA HUD assisted housing	1	1333 164th Place NE
1992	KCHA scattered site single family homes	KCHA HUD assisted housing	1	2822 107th Ave. NE
1992	KCHA scattered site single family homes	KCHA HUD assisted housing	1	928 164th Ave. SE
1992	KCHA scattered site single family homes	KCHA HUD assisted housing	1	15611 SE 11th St.
1992	Newport Apartments	KCHA preservation program/HUD assisted	23	12646 SE 42nd Street
1992	Spiritwood Manor Apartments	KCHA preservation program/HUD assisted	129	1424 148th Avenue SE
1992	Timberwood Apartments	KCHA workforce housing	240	3809 148th Ave. NE
1993	KCHA scattered site single family homes	KCHA HUD assisted housing	1	3857 136th Ave. SE
1993	KCHA scattered site single family homes	KCHA HUD assisted housing	1	14505 SE 14th St.
1993	KCHA scattered site single family homes	KCHA HUD assisted housing	1	15403 SE Newport Way
1993	KCHA scattered site single family homes	KCHA HUD assisted housing	1	3818 140th Ave. SE
1993	Woodside East Apartments	KCHA workforce housing	244	16240 NE 14th St.
1994	Cascadian Apartments	KCHA workforce/bond financial project	198	15517 NE 12 th St.
2002	The Landmark Apartments	KCHA HUD assisted housing	191	16330 NE 11th St.
2005	Summerfield Apartments	YWCA	52	14710 NE 1 st Place

1,384

	B. Senior Housing			
1983	Elbert House	Archdiocesan Hsg. Authority HUD assisted	50	16000 NE 8th Street

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C. Homeless/Transitional/Special Needs Housing

1982	Champion House DD	Archdiocesan Housing Auth./HUD assisted	8	1800 145th Place SE
1998	Halcyon Group Home DD	Archdiocesan Housing Auth./HUD assisted	8	1200 134th Avenue NE
2003	Courage House	Privately managed assisted housing	4	1134 Bellevue Way SE
2004	East Shore House	Privately managed assisted housing	1	3103 125th Ave. SE

--	Congregations for the Homeless	Group homes for men coming out of homelessness	-	Scattered sites in Bellevue and King County
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3. Bellevue Development Incentives for Affordability

A. Ownership Housing

1991	Habitat Eastmont	ARCH price-restricted ownership	1	16411 SE 45th Way
1992	Sunset Ridge	ARCH price-restricted ownership	6	2969 142nd Place SE (other)
1993	Brookshire	ARCH price-restricted ownership	5	1600 118th Ave SE (other)
1993	Silver Glen	ARCH price-restricted ownership	123	1750 152nd Ave NE (other)
1993	Springtree Lane	ARCH price-restricted ownership	2	16225 Northup Way
1994	Kelsey Lane	ARCH price-restricted ownership	6	12559 NE 8th St. (other)
1994	The McKee	ARCH price-restricted ownership	10	10042 Main Street
1994	Vuemont Sourth	ARCH price-restricted ownership	4	16722 SE 48th Place (other)
1995	Heritage Place	ARCH price-restricted ownership	2	342 102nd Avenue SE
1995	Lakemont Ridge	ARCH price-restricted ownership	25	6619 SE Cougar Mtn Way (other)
1999	Saddleback	ARCH price-restricted ownership	2	15050 SE 54th Place (other)
2001	Satomi	ARCH price-restricted ownership	9	5411 Lakemont Blvd. SE (other)
2003	Fairwind at Lakemont	ARCH price-restricted ownership	4	6750 and 6738 163rd Place SE

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B. Rental Housing

1990	Garden Club Senior Apartments	Holiday Retirement Corp	22	13350 SE 26th St.
1990	Milano Apartments (Wilburton Heights)	Khorram Properties	5	12224 NE 8th Street
1992	Carllyle Court Townhouses	Hanson Partnership	1	1615 Bellevue Way
1992	Park Highlands at Wilburton Apartments	Bre Property (Intercorp)	41	304 118th Avenue SE
1994	Heritage Park (Archstone) Apartments	Asn Redmond Park LLC	24	14505 NE 35th Street
1995	Bellevue Heights Apartments	Tsai Family LLC	4	13902 NE 8th St
2006	989 Elements Apartments	Ashwood Commons LLC	3	989 112 Ave NE
2015	Soma Towers	Su Development	14	288 106th Ave NE
2015	LIV	GRE	54	2170 Bel-Red Rd
2016	Hyde Square	Carmel Partners	35	15400 NE 20th St

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Affordable Units:

2,942

III. ADDITIONAL TOOLS AVAILABLE

State Legislative Framework

Under a state law passed in 2006 (codified at RCW 36.70A.540), local governments are authorized to enact affordable housing incentive programs through development regulations or conditions on rezoning or permit decisions. The statute authorizes both voluntary and mandatory incentive programs. Under the mandatory section, the statute allows a jurisdiction that provides increased residential development capacity to establish a minimum amount of affordable housing that must be provided by all residential developments built under the revised regulations. A payment in lieu of providing units is allowed under specific conditions.

ARCH Cities

Mandatory Housing Requirements

Issaquah

In the Central Issaquah Urban Core zone, all multifamily and mixed-use development with residential units must include 10% of units as affordable for “mid-moderate-income” residents (70% AMI for renters, 80% AMI for owner-occupants), for the portion of development permitted by base density FAR.

Issaquah Municipal Code, Chapter 18.21.070.

Citywide or limited: limited to Central Issaquah Urban Core.

No units have been produced under this program since its adoption in 2013 (2015 Central Issaquah Three-Year Monitoring Report).

Kirkland

Kirkland requires all developments with four or more units in certain zones to include 10% of units as affordable. The affordability level for renters is 50% AMI, and for owners is 80% or 100% AMI, depending on district. Alternative affordability levels are provided. A fee-in-lieu option is also available.

Kirkland Municipal Code, Chapter 112.

Citywide or limited: Limited to certain zones.

This program has produced 2 affordable rental units, 5 affordable owner-occupied homes, and approximately \$1.6 million of in-lieu fees since 2011. Kirkland’s affordable housing requirement can be layered with the Multifamily Tax Exemption (MFTE) program to incentivize projects that include 20% affordable units.

Newcastle

Newcastle requires 10% of all new units in the Commercial Business Center to be affordable at moderate-income (70% AMI for renters, 80% AMI for owner-occupants). Alternative affordability levels are provided.

Newcastle Municipal Code, Chapter 18.15.

Citywide or limited: Limited to certain zones.

This program has produced 23 affordable rental units and 6 affordable owner-occupied homes since 2010.

Redmond

The City of Redmond requires that at least 10 percent of units in developments of 10 or more homes must be affordable at 80% AMI. Alternative affordability levels are provided.

Redmond Municipal Code: 20D.30.10-020.

Citywide or limited: Limited; almost every neighborhood covered, including Downtown and Overlake.

This program has produced 356 affordable rental units and 76 affordable owner-occupied homes since 2000.

Sammamish

Sammamish requires that 10% of units in its Town Center be affordable to moderate-income households (80% AMI). Alternative affordability levels are provided.

Sammamish Municipal Code, Chapter 21B.75.020.

Citywide or limited: Town Center only.

This program layers with a voluntary incentive, and together has produced 18 affordable rental units and 7 affordable owner-occupied homes since its adoption in 2010.

Mandatory: 5 rental, 7 ownership.

Voluntary: 13 rental, 0 ownership.

Voluntary Housing Programs

Issaquah

In Central Issaquah outside the Urban Core, a density bonus is provided in exchange for provision of affordable housing (50% AMI in rental, 60% AMI in ownership) or payment of a fee (Central Issaquah Development and Design Standards, Chapter 5).

Issaquah Municipal Code, Chapter 18.21.

Citywide or limited: limited to Central Issaquah, outside the Urban Core.

No units have been built under this program since its adoption in 2013 (2015 Central Issaquah Three-Year Monitoring Report).

Kenmore

Kenmore has a transit-oriented development overlay that offers density bonuses in exchange for affordable housing, starting at 3 bonus units for each affordable unit and topping out at 10% of the total project. The affordability level deepens from moderate-income (70% AMI rental, 80% AMI ownership) to very low-income (35% AMI) as the bonus increases.

Kenmore Municipal Code, Chapter 18.29.

Citywide or limited: TOD overlay district only.

No units have been built under this program since its adoption in 2015.

Mercer Island

In Mercer Island Town Center, 10% of all units must be affordable in order to build higher than two stories. If a project has three stories, affordable rental units must be priced at or below 70% AMI, and to have four or five stories, affordable rental units must be priced at or below 60% AMI. Affordable owner-occupied units must be priced at or below 90% AMI whether the project has three, four, or five stories.

Mercer Island Municipal Code, Chapter 19.11.

Citywide or limited: Town Center only.

No units have been created under this program, which was adopted in 2016. 13 affordable rental units were created through a developer agreement in 2013.

Sammamish

In Sammamish Town Center, three bonus units are allowed for every affordable unit (80% AMI), and dimensional standard flexibility is provided to accommodate the units.

Sammamish Municipal Code, Chapter 21B.75

Citywide or limited: Town Center only.

This program layers with a mandatory incentive, and together has produced 18 affordable rental units and 7 affordable owner-occupied homes since its adoption in 2010.

Mandatory: 5 rental, 7 ownership.

Voluntary: 13 rental, 0 ownership.

Seattle

Mandatory Housing Requirements

Mandatory Housing Affordability -Residential Framework (MHA-R)

Seattle Municipal Code Chapter 23.58C provides a framework for requiring affordable housing when residential units are developed. MHA-R will take effect when changes to development standards (such as height, FAR, or floor plate size) that increase residential development capacity are adopted. This statute does not implement MHA-R in any zone or area, but creates the framework for MHA-R to be implemented through follow-up zoning legislation.

The framework applies to locations where zoning regulations reference Chapter 23.58C. MHA-R will be applicable to developments that add one or more dwelling units (except accessory dwelling units), live-work units, or sleeping rooms in a congregate residence.

When zoning changes are made to increase development capacity, the affordable housing requirements for the zone will be specified, using the payment option or the performance option.

Developers that use the payment option would provide a cash contribution, which will be used to fund long-term affordable housing developments across the city. Payment amounts for each zone will be specified as development standards are amended for each zone. Developers that choose the performance option would include units of affordable housing (between 5%-11% of units depending on the area) in their development.

Based on the “Grand Bargain” developed in the summer of 2015 and support by Council Resolution 31612, the MHA Residential and Commercial programs were designed to create, over a ten-year period, at least 6,000 affordable homes to households earning 60 percent of Area Median Income.

Seattle Municipal Code, Chapter 23.58C. Adopted August 2016.

MHA-Commercial Framework

Under this framework, when additional development capacity is allowed through zoning changes, new commercial development pays a mitigation fee by the square foot. Funds are invested in affordable housing across the city. The program applies to all areas of the city where commercial development and multifamily housing are allowed.

Seattle Municipal Code, Chapter 23.58B. Adopted November 2015.

For more information: <http://murray.seattle.gov/wp-content/uploads/2015/10/MHA-11-9-2015.pdf>.

MHA Implementation Proposal

Implementation of MHA through zoning changes and specific performance and payment requirements has not been finalized by the Seattle City Council. On October 17, 2016, Mayor Edward Murray and seven City Councilmembers announced support for the following proposed implementation of the MHA program.

Implementation would include a tiered approach for performance and payment requirement, with higher requirements for areas such as the U District that are receiving a higher capacity increase than the typical one story increase. There would be three tiers of MHA requirements for multifamily and commercial development, with a range of performance and payment requirements for each. In addition, some areas deemed at higher risk of displacement, including the Central District, Chinatown/ID, and parts of the Rainier Valley, would have higher performance requirements.

More information on the revised MHA Implementation Proposal can be found at:

http://www.seattle.gov/Documents/Departments/HALA/MHA_Zoning_Proposals_Summary_10-17-2016_FINAL.pdf.

Voluntary Housing Programs

Seattle has a Voluntary Incentive Zoning program that applies in Downtown, South Lake Union, and a few other parts of the city. The program allows developers to achieve residential or commercial floor area above base development limits when they provide for affordable housing, either through payment or performance option.

Seattle Municipal Code Chapter 23.58A and Chapter 23.49.

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