SKHHP Executive Board  
January 28, 2022, 1:00 – 3:00 PM  
Virtual – Zoom Meeting

Video conference:  
https://zoom.us/j/99857398028?pwd=eXFiMmJpQm1abDZmMmRQbHNOYS8ydz09

OR by phone: 253-215-8782

Meeting ID: 998 5739 8028 | Password: 085570

I. CALL TO ORDER  
1:00

ROLL CALL
INTRODUCTIONS OF OTHER ATTENDEES

II. REVIEW AGENDA/AGENDA MODIFICATIONS

III. APPROVAL OF DECEMBER 17, 2021 MINUTES  
(ATTACHMENT A)

Motion is to approve the December 17, 2021 SKHHP Executive Board meeting minutes

IV. OLD BUSINESS

a. SKHHP HOUSING CAPITAL FUND  
(ATTACHMENT B)

Purpose: review and discuss updated draft of the SKHHP Housing Capital Fund funding guidelines.

Background: throughout 2021 the SKHHP Executive Board reviewed and discussed each section of the funding guidelines, Attachment B brings together all the pieces that were previously discussed in a final format. Next steps for finalizing the funding guidelines will be to bring forward a recommendation from the Advisory Board on funding priorities and supplemental questions as necessary.

Discussion: Staff will review changes made since last Executive Board discussion. Other areas for focused review and discussion include:

- Review and discuss timeline on page 6 for feasibility and alignment with other public funders.
- Review amount of funds available in 2022 and discuss whether partial funds and/or projected funds should be included.

Staff presentation: Angela San Filippo

For review and discussion, no action is proposed.
b. **MAPLE VALLEY AGREEMENT**

   **Purpose:** provide an update on the status of the Maple Valley Agreement based on the January 24 Maple Valley City Council meeting.

   **For update purposes only, no action is proposed.**

c. **2022 EXECUTIVE BOARD MEETING SCHEDULE**

   **Purpose:** Adopt a 2022 Executive Board meeting schedule.

   **Background:** Board members have expressed desire to revisit the 4th Friday meeting schedule in 2022 and were asked via email to respond to a meeting poll on availability for set meeting times prior to the January 28 meeting. Proposed meeting schedule will be brought before the Board based on the survey results.

   **Motion is to approve 2022 Executive Board meeting schedule.**

V. **NEW BUSINESS**

a. **ADVISORY BOARD UPDATE AND MEETING SCHEDULE**

   **Purpose:** provide an opportunity for Executive Board members to attend first 15-20 minutes of an Advisory Board meeting to introduce themselves and get to know the Advisory Board members.

   **Background:** A key component of a successful Advisory Board will be the relationships built between Advisory Board and Executive Board members. It is with this in mind that staff requests returning Executive Board members attend an Advisory Board meeting to introduce themselves and get to know Advisory Board members.

   **Staff presentation:** Trish Abbate

   **Update and information and request for returning Executive Board members to sign-up to attend an Advisory Board meeting.**

b. **EXECUTIVE BOARD QUESTIONNAIRE**

   **Purpose:** provide an opportunity for new and returning Executive Board members to reflect on individual and collective knowledge and experience as it relates to SKHHP’s mission and provide input into SKHHP’s educational component for the upcoming year.

   **Background:** As Executive Board membership changes it is important to take time for staff and the Board to understand and get to know our new and returning Board members. Staff sent a questionnaire and responses will be reviewed by the Board in aggregate.
Review of questionnaire responses, no action is proposed

VI. EDUCATIONAL ITEM

  a. HOUSING BENEFIT DISTRICTS

  Purpose: Emily Ho with Sound Communities will provide an overview of the 2022 proposed Housing Benefit District pilot program.

  Background: Housing Benefit Districts were first proposed during the 2021 legislative session as a voluntary tool that cities and counties could use to plan for and fund land assembly and predevelopment infrastructure work for affordable housing near major transit stops. The current iteration proposed in the 2022 legislative session would create a pilot program in Everett, Renton, and Tacoma.

  b. 2022 STATE LEGISLATIVE SESSION UPDATE

  Purpose: share updates on the 2022 State Legislative Session as applicable to SKHHP’s legislative agenda and other housing and homelessness related legislation for informational and advocacy purposes.

VII. UPDATES/ANNOUNCEMENTS (as time allows)

VIII. ADJOURN
i. CALL TO ORDER

Nancy Backus called the virtual meeting to order at 1:00 PM.

a. ROLL CALL/ESTABLISHMENT OF QUORUM

Executive Board members present: Nancy Backus, City of Auburn; Dana Ralph, City of Kent; Brian Wilson, City of Burien; Joseph Cimaomo, City of Covington; Traci Buxton, City of Des Moines; Brian Davis, City of Federal Way; Kelly Rider, Alternate King County; Amy Arrington, Alternate City of Normandy Park; Mark Santos-Johnson, Alternate City of Renton; Tom McLeod, City of Tukwila.

Other attendees: Angela San Filippo, SKHHP; Trish Abbate, SKHHP; Colleen Brandt-Schluter, City of Burien; Sarah Bridgeford, City of Federal Way; McCaela Daffern, King County; Patience Malaba, Housing Development Consortium; Merina Hanson, City of Kent; Hannah Bahn Miller, City of Renton; Nicole Nordholm, City of Des Moines; Nigel Herbig, Regional Homelessness Authority; JC Harris, City of Des Moines.

ii. REVIEW AGENDA/AGENDA MODIFICATIONS

No agenda modifications.

iii. APPROVAL OF OCTOBER 22, 2021 MINUTES

Dana Ralph moved to approve the November 19, 2021 minutes as presented; Joseph Cimaomo seconded the motion. Motion passed unanimously (9-0).

iv. OLD BUSINESS

a. Draft Resolution 2021-04: SKHHP 2022 Legislative Priorities

Nancy Backus introduced continued discussion from last month’s meeting. Motion on the table from November 19, 2021 meeting to approve Resolution 2021-4 as amended. Agenda packet includes a reformatted, shorter legislative priority list based on the motion on the table.

Angela San Filippo introduced the most current legislative priorities document. San Filippo edited wording under ‘funding affordable housing’ to reflect feedback changing ‘progressive’ to ‘less regressive’. San Filippo provided additional details around the criminal history discrimination prohibition item and how the intention is to avoid categorically excluding people with criminal history outright. Traci Buxton suggested under the heading “Increase Housing Stability,” “Promote housing stability as part of COVID-19 recovery by supporting efforts to implement tenant protections and housing stability policies and funding strategies” be replaced with “Address the instability resulting from the economic impacts of COVID-19 by increasing assistance to tenants, landlords, and homeowners as the eviction moratorium ends” and include another bullet point as follows “Provide local option tools and incentives to diversity the housing supply that recognizes the diversity of our communities.”

Discussion around the details of what would constitute denial from a landlord around the criminal record discrimination. Buxton shared a desire to consider SKHHP sharing a different voice from those of partner stakeholders as a result of concern that the details need to be addressed more thoroughly. Brian Davis shared that as a representative of and on behalf of his City Council he can not support the criminal history discrimination prohibition at this time. Kelly Rider underscored that folks with criminal records, disproportionately Black individuals and people of color, are struggling to access housing and end up homeless and that this policy would in essence level the playing field and that with or without this policy, we will collectively need to address this issue one way or another.
Buxton moved to amend Resolution 2021-04 by removing bullet points 1 & 2 under the heading “Increase Housing Stability” and replace with the proposed language above; Cimaomo seconded the motion.

Amy Arrington expressed Normandy Park’s support for the amended language. Cimaomo supports the idea of not using a criminal record to discriminate and also supports landlord rights to utilize their property as they see fit. Brian Wilson highlighted that the prohibition of discrimination has multiple layers to it and would like to see distinctions made in terms of prior criminal history as separate from ongoing criminal activity that could lead to continued housing stability problems and hopes to see more research and work to address this issue. Ralph agreed with Wilson’s analysis and expressed concerns about the ambiguity of it as it stands. Tom McLeod expressed desire to see sample policies before proceeding.

Motion to amend the motion to approve Resolution 2021-04 passes (9-1), Rider opposed. Motion to approve Resolution 2021-04: 2022 SKHHP Legislative Priorities as amended. Motion passes unanimously (10-0).

b. 2022 State Legislative Session Matrix of Legislative Priorities
San Filippo referenced the legislative priorities matrix as providing a more comprehensive list of relevant issues and that SKHHP staff will follow the issues as they move through legislative session. Governor Inslee’s budget and policy package to address homelessness is not included because it was just released this week. Ralph shared that part of the Governor’s package included elimination of single family zoning and that folks are already working on amending that to be an incentive vs. mandatory in support of local control.

v. NEW BUSINESS
a. Draft Maple Valley Agreement
As Maple Valley considers partnership with SKHHP, their intention is to bring this forward to their city council on January 24. If Maple Valley City Council decides to be part of SKHHP, the Executive Board must decide and vote with a 2/3 majority. If Maple Valley joins, they would adopt the workplan and budget and contribute to SKHHP on a prorated basis for 2022 based on when they join, using the same population based determinant of contribution. If this continues to move forward, San Filippo suggests inviting Maple Valley to the meeting where this is considered.

vi. UPDATES/ANNOUNCEMENTS
Brian Wilson leaving his position with the City of Burien and SKHHP Executive Board. Tom McCleod stepping down from the SKHHP Executive Board as he will be serving as the City Council President; new Tukwila SKHHP Executive Board member not yet confirmed. Wilson announced that beginning in January, Colleen Brandt-Schluter will be serving on the SKHHP Executive Board in the interim.

San Filippo stated that the MultiService Center requested a letter of support from SKHHP for an application for WA State Housing Trust Fund dollars, which would fund capital improvements for existing South King County affordable properties that provide 97 units of low-income housing for South King County residents, across apartment buildings in Auburn, Des Moines, and Kent. San Filippo recommends delivering the letter in the absence of objections.

vii. ADJOURN
Backus adjourned the meeting at 1:55 pm.
INTRODUCTION AND PURPOSE

The Cities of Auburn, Burien, Covington, Des Moines, Federal Way, Kent, Normandy Park, Renton, and Tukwila, and King County have entered into an interlocal agreement to cooperatively plan for and provide affordable housing in south King County through an organization called SKHHP (South King Housing and Homelessness Partners). To accomplish this, SKHHP member cities provide funding to affordable housing projects through the SKHHP Housing Capital Fund.

SKHHP welcomes all groups or agencies considering preserving or adding to inventory of affordable housing available to low-income households. We encourage interested parties to contact SKHHP as early in the process as possible. SKHHP welcomes all inquiries, and our goal is to help project proponents connect to partners and leverage funding to move forward in as coordinated an approach as possible. The general purpose of the Housing Capital Fund is to create and preserve affordable housing that meets the needs of low-income households earning up to 60% of area median income.

AVAILABLE FUNDING

Approximately $___________ in total funding is anticipated to be available for the 2022 application round. This total is comprised of local funds from sales tax funds authorized by Substitute House Bill (SHB) 1406.

FUNDING PRIORITIES

SKHHP has established the following priorities for Housing Capital Funds in 2022:

[TO BE DETERMINED WITH SKHHP ADVISORY BOARD RECOMMENDATION]

SCHEDULE

The following schedule is anticipated for the 2022 Housing Capital Fund application round:

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 2022</td>
<td>Provide intent to apply statement (optional)</td>
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<tr>
<td>June 2022</td>
<td>Application package available</td>
</tr>
<tr>
<td>By July 30, 2022</td>
<td>Pre-application meeting (mandatory)</td>
</tr>
<tr>
<td>September 2022</td>
<td>Applications due</td>
</tr>
<tr>
<td>December 2022</td>
<td>SKHHP makes recommendation to cities</td>
</tr>
<tr>
<td>January – March 2023</td>
<td>SKHHP recommendation reviewed by City Councils</td>
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NOTICE OF INTENT TO APPLY

Proponents of affordable housing projects within south King County who are planning a development and are interested in benefitting from coordinated funding are asked to submit a notice of intent to apply. Notice of intent forms are due on or before [_________], please submit your intent to apply information as early as possible. Although the intent to apply form is optional (but strongly encouraged), a pre-application meeting is required in order to be eligible to apply to the funding round.

[INSERT INFO FOR INTENT TO APPLY FORM]

PRE-APPLICATION MEETING

Applicants are required to schedule a Pre-Application Meeting to identify and discuss potential issues prior to submitting an application for funding. First-time applicants will benefit from meeting early and often with SKHHP. Applicants should be prepared to provide a project description identifying the population to be served, approximate number of units, income and affordability, type of construction (rehabilitation or new), neighborhood issues, whether relocation or displacement will be required, team members (developer, architect, property manager), likely funding sources, and demonstration of how the proposed project meets SKHHP’s goals and priorities.

To set up a pre-application meeting, email Angela San Filippo, asanfilippo@skhhp.org

ELIGIBLE APPLICANTS

Housing Capital Funds may be applied for by applicants or a group of applicants that are:

- Non-profit organizations
- Private for-profit organizations
- Public housing authorities
- Public development authorities
- Units of local government

Partnerships involving combinations of the above groups are encouraged, especially in the case where a private for-profit organization and/or applicants with less experience looking to build affordable housing development skills and abilities applies for funding. Partnerships are seen as opportunities to build organizational capacity, achieve community outcomes, and reduce investment risk for Housing Capital Funds.
ELIGIBLE BENEFICIARIES

The general purpose of the Housing Capital Fund is to create and preserve affordable housing that meets the needs of low-income households earning up to 60% of median income. SKHHP uses the United States Department of Housing and Urban Development income limits and rent limits developed for the Seattle-Bellevue Metro Area.

2021 Income and Rent Limits – King County Area Median Income $115,700

<table>
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<tr>
<th>% of AMI</th>
<th>1-person</th>
<th>2-person</th>
<th>3-person</th>
<th>4-person</th>
<th>5-person</th>
<th>6-person</th>
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<td>27,800</td>
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<td>40,300</td>
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<td>67,150</td>
<td>71,750</td>
<td>76,400</td>
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<td>81,450</td>
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</table>

<table>
<thead>
<tr>
<th>% of AMI</th>
<th>Number of Bedrooms</th>
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<tr>
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<tr>
<td>80%</td>
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</tr>
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</table>

ELIGIBLE ACTIVITIES

SKHHP funds may be used for the following activities:

- Acquisition, and related costs such as appraisals, financing costs, and transaction costs
- Rehabilitation and new construction costs
- Site development
- Off-site development only when necessary to assure utility service to the project site
- Mixed-income projects so long as Housing Capital Fund dollars assist units affordable at or below 60% of area median income

At this time, SKHHP does not have funds to support early technical assistance or predevelopment costs. Applicants in very preliminary stages are encouraged to apply to Impact Capital for predevelopment funding.

SKHHP member cities understand that certain County, State, and Federal housing programs require some level of matching by local resources. The SKHHP Housing Capital Fund is encouraged to be used as a local match for these programs.
INELIGIBLE ACTIVITIES

Housing Capital Funds may NOT be used for:

The development of any non-residential use. Housing capital funds may be used in a mixed use development only for that portion of the development that is specific to the residential use. This restriction also applies to site development and off-site development costs for non-residential uses.

- The cost of any program operating expenses
- The cost of any political or lobbying activities or materials
- Rehabilitation of single-family housing units in a manner that would duplicate participating jurisdictions’ housing repair assistance programs
- Uses that are public capital facilities such as correctional facilities or impatient treatment facilities

PROJECT LOCATION

All projects funded under this program must be located within the SKHHP sphere of influence (see ATTACHMENT A).

LOAN AND REGULATORY TERMS

Housing Capital Fund dollars will be made available as either secured grants or loans. SKHHP has flexible terms designed to accommodate a range of projects and loan terms will vary based on the financial needs of the project. Applicants should indicate in the application whether they are applying for a grant or loan, and what loan terms are proposed for the project. Loan applicants will not receive priority over grant applicants.

PERIOD OF AFFORDABILITY

SKHHP expects that projects will commit to providing long-term affordability in the form of a 50-year regulatory agreement. A covenant will be recorded against the property that requires continued use of the property for low-income housing for the period of affordability. During this period the owner or property manager will be required to do annual reporting of tenant incomes and rents to ensure that affordability requirements are met, and SKHHP will monitor those reports to ensure compliance. If the project is converted to an alternative use or is otherwise not meeting the agreed upon terms in the regulatory agreement any time during the projects agreed-to term of affordability, the SKHHP Housing Capital Fund contribution to the project will be subject to immediate repayment, and potentially a proportionate share of appreciation.
OTHER AWARD TERMS/REPORTING REQUIREMENTS

Additional funding conditions will be spelled out in an award letter to successful applicants. At a minimum, the following reporting requirements shall apply during development and occupancy:

*Quarterly Status Reports*

Quarterly status reports are required from all Housing Capital Fund funded projects during the development stage (from the time funds are awarded until completion and occupancy of the project). The quarterly reports will minimally include the status of funds expended and progress to date. A final budget must be prepared and submitted at the time of construction start and project completion. SKHHP will rely on the quarterly reports to determine if satisfactory progress is being made on the project. Additionally, SKHHP staff will inspect the project site at least once during this period.

*Ongoing Monitoring*

After occupancy, the project sponsor or manager will submit an annual report to SKHHP summarizing the number of project beneficiaries, housing expenses for the target population, and the proportion of those beneficiaries that are low- and/or moderate-income, and that meet other eligibility criteria established in the SKHHP regulatory agreement. In addition, for projects with loan payments, financial information must be reported annually which will be used for assessing contingent loan payments and project health. All projects will also be evaluated periodically for long term sustainability. The annual reports will be required for the full duration of affordability.

APPLICATION CONTENTS

SKHHP uses the Combined Funders Application forms, developed jointly with other public funders including the State of Washington Department of Commerce and King County. Application forms are available on SKHHP’s website at [insert website info] or using the links provided below.

*Rental Applications: 2021 Multifamily Applications Documents*

*Homeownership Applications: 2021 Homeownership Application Documents*

*Letter of consistency*

Projects that are selected for funding have to demonstrate consistency with community priorities and plans. Applicants must include a letter of consistency from the jurisdiction where the project is located affirming the project is consistent with the Consolidated Plan, local comprehensive plan, and its housing element, and any local housing action plans.

*Supplemental questions*

*[TO BE DETERMINED]*
Required Materials

The following materials are to be submitted for each application:

- One complete electronic application on a flash drive with responses to the supplemental questions, a letter of consistency, and Combined Funders Application that meets the following:
  - Attachments under each Tab should be placed in a separate folder labeled with the Tab number.
  - The Project Workbook must be in Excel format with linked sheets unlocked and formulas visible.
  - Narrative responses must be in Word format
  - Attachments must be in PDF format.

Complete applications are to be submitted by ________________________ to:

SKHHP
ATTN: Angela San Filippo
25 W. Main Street
Auburn, WA 98001

If you are delivering in person, please reach out to SKHHP staff in advance to confirm a time for application delivery.

If you have any questions about application requirements, please contact Angela San Filippo at (253-329-7394 or email asanfilippo@skhhp.org

REVIEW PROCESS

Proposals will be reviewed using the following process:

**Step 1.** An initial screening will be conducted by SKHHP staff to determine the completeness of each application. Staff reserves the right to deny applications that are incomplete.

**Step 2.** SKHHP will evaluate the applications and develop a recommendation to the respective City Councils. SKHHP’s recommendation will be made by its Advisory Board and approved by its Executive Board.

**Step 3.** SKHHP member City Councils that have contributed funding will review and approve the funding recommendation submitted by SKHHP, or will return the recommendation, with comments, for further investigation before a final decision is made.
EVALUATION CRITERIA

General

Evaluation of applications will focus on an overall evaluation of all of the following key areas:

- **Advancing the goals of equity**, including the extent that projects are community-driven and/or reduce or undo disproportionate harm to communities most impacted by historic injustice and displacement, including extremely low-income households with incomes at or below 30 percent of area median income and Black, Indigenous, and People of Color (BIPOC) communities

- **Feasibility, timeliness, and cost effectiveness** (i.e., SKHHP Housing Capital Fund award per unit/SF, total development cost per unit/SF, reasonableness of schedule, budgets, and proforma, adequacy of resources and ongoing sustainability, and site control to ensure timely completion).

- **Relevance of the project to local housing needs**, including the extent to which the project is consistent with the local plans (e.g., Consolidated Plan, Housing Element, or area plans), and the extent to which housing need will be met and help to achieve SKHHP’s stated priorities.

- **Suitability of the project sponsor and development team**, including any track record and/or housing development for success, adequacy of management plans, duration of affordability, ongoing sustainability, adequacy of support services, and firmness of financial commitments or likelihood of receiving those commitments.

Specific

The following specific information areas will be evaluated for data to support the key focus areas described above.

A. Development and Operating Budgets

Projects will be evaluated for cost effectiveness on a per unit and per square foot basis. Higher up-front development costs may be justified to create long-term operational efficiencies (e.g., through use of high-efficiency building systems), provided that those increased costs have a relatively short payback period. Higher land costs may be justified to account for strategic location such as proximity to transit or other local amenities. SKHHP may use third party reviewers to evaluate estimated construction costs. Development and operating budget forms should provide detailed explanation to support estimated expenses. If support services are identified as an integral part of the project, a detailed services budget must also be submitted. Proposed financing will be evaluated for feasibility based on expressed interest from lenders and investors, and applicant (or applicant team, including more-experienced consultants and partners) should have experience in obtaining financing, and other competitive criteria (e.g., estimated tax credit score if LIHTC equity is proposed).
B. Project Readiness

Projects will be evaluated for their readiness to proceed. Applicants should demonstrate full site control. Applicants should have a “letter of consistency” from the jurisdiction where the project will be located affirming the project is consistent with the Consolidated Plan, local comprehensive plan and its housing element, and any local housing action plans. Projects that propose significant fundraising should demonstrate steps taken to prepare for and implement a capital campaign, including a plan and timeline for the proposed capital fundraising and, preferably, a track record of past or current capital fundraising ability. Projects that will rely on public funding to cover the costs of ongoing operations or services should identify and describe the availability of such funding, and report on the project’s competitiveness for such funds based on discussions with likely funders.

C. Development Team Track Record

Project review will take into consideration how well experienced development teams have performed on previously funded projects and, in the interest in increasing the diversity of housing and community developers, how less experienced developers (or partners/consultants on their team) demonstrate an understanding of the steps and structures needed for success. When there is an applicable track record (for the applicant or partner/consultants), the application should identify lessons learned from those projects and describe how performance/actions have been modified as a result.

D. Property and Asset Management Capacity

The proposed property and asset management entities will be evaluated on their experience, performance, or developing capacity in managing comparable developments. Successful asset managers will have a detailed understanding of the physical and financial condition of their properties, regularly updated capital needs assessments, and thoughtful policies for balancing the objective of maintaining affordable rents and planning for healthy reserves and operating income to cover current and future expenses. If a project is in its preliminary stages, a boiler plate management plan may be submitted with the application. A final management plan will be required prior to contracting.

A successful management plan will include the following information:

(i) Occupancy: Information in the occupancy management plan must include lease information (length, tenant eligibility and selection standards, standards for termination of lease, eviction, lease renewal) and marketing strategies including local outreach.

(ii) Facility: The facility management plan should include provisions for both routine and long-term building maintenance.

(iii) Supportive Services: If applicable, the applicant must describe how any supportive services identified as an integral part of the project will be provided, either directly or through linkages with an existing network of service agencies and describe how those services will be in accordance with best practices for the intended population.
E. Displacement and Relocation

Any activity which would result in the displacement of existing residents, especially low- and/or moderate-income residents and/or BIPOC residents is discouraged. If displacement may occur, the applicant must submit, as part of the application for capital funds, a plan for providing relocation assistance to the displaced residents. (If relocation may occur, the applicant is strongly encouraged to contact the King County Housing Finance Program to discuss what relocation assistance may be available.) Relocation costs should be included in the project budget. Projects funded with federal dollars (e.g., CDBG funds) must meet all applicable federal relocation requirements.

F. Supporting Equity

The proposed project will be evaluated based on whether the development will advance SKHHP’s goals of equity, including preserving existing communities at risk of displacement (including manufactured housing communities); increasing opportunities for extremely low-income households (households with incomes at or below 30 percent of area median income); creating meaningful project partnerships (including with BIPOC-lead organizations) that give voice and ownership to residents and communities of color; affirmatively marketing new housing opportunities to communities less likely to access opportunities in South King County; providing affordable housing as a public investment – and potential catalyst – in areas that have traditionally received less services and/or public investments; and addressing historic inequities in access to homeownership.

G. Nature of Location

As part of the decision process, reviewers will want to understand how the proposed development fits into the neighborhood and would help further any number of public policy goals. Examples of furthering public policy goals could include:

- Locating in a “high opportunity” location, with proximity to or easy access to jobs, grocery stores, pharmacies, schools/childcare, transportation, and community or cultural centers.

- Providing affordable housing in areas at high-risk of displacement or experiencing a loss of naturally occurring affordable housing.

- Investing public dollars in areas traditionally/historically underserved or as a catalyst for further investments and development.