



Community, Housing, & Human Services Board

Vision: To provide opportunities that enhance the quality of life for Spokane's extremely low to moderate income populations.

February 3, 4:00 PM
Teleconference Meeting

TIMES GIVEN ARE AN ESTIMATE AND ARE SUBJECT TO CHANGE

4:00 – 4:10 Call to Order - Board Chair

- 1) Approval of Agenda: **ACTION**
- 2) Public Comment - Please restrict comments to items relevant to the CHHS Board
- 3) Approval of the January Meeting Minutes: **ACTION**

4:15 – 4:40 Board Education

- 1) Work with Underserved Populations - Rowena Pineda
- 2) Conflict of Interest & OPMA Certification Update

4:40 – 5:20 Discussion

- 1) Committee update – Jason and Dillon
- 2) Bylaws/Ordinance – Update
- 3) Point-In-Time Count
- 4) Shared Equity Pilot Program – George Dahl
- 5) Substantial Amendment to the 2020 Action Plan and Close Public Comment Period: **ACTION**

5:20 – 5:35 Director Report – Tim Sigler

5:35 – 5:45 Updates

- 1) City Council
- 2) CoC Board

5:45 – 5:55 Committee Updates

- 3) Affordable Housing Committee
- 4) Evaluation and RFP Committee

5:55 – 6:00 Announcements

6:00 Adjournment - Board Chair

2021 Board Meeting Schedule

All Board meetings are held via WebEx from 4:00pm – 6:00pm unless otherwise posted.

Join by Phone 1-408-418-9388 Access Code: 146-206-0991

January 6, 2021
February 3, 2021
March 3, 2021
April 7, 2021 Board Retreat
May 5, 2021
June 2, 2021
July 7, 2021
August 4, 2021
September 1, 2021
October 6, 2021
November 3, 2021
December 1, 2021

AMERICANS WITH DISABILITIES ACT (ADA) INFORMATION: The City of Spokane is committed to providing equal access to its facilities, programs and services for persons with disabilities. The Spokane City Council Chamber in the lower level of Spokane City Hall, 808 W. Spokane Falls Blvd., is wheelchair accessible and also is equipped with an infrared assistive listening system for persons with hearing loss. Headsets may be checked out (upon presentation of picture I.D.) at the City Cable 5 Production Booth located on the First Floor of the Municipal Building, directly above the Chase Gallery or through the meeting organizer. Individuals requesting reasonable accommodations or further information may call, write, or email Human Resources at 509.625.6363, 808 W. Spokane Falls Blvd, Spokane, WA, 99201; or msteinolfson@spokanecity.org. Persons who are deaf or hard of hearing may contact Human Resources through the Washington Relay Service at 7-1-1. Please contact us forty-eight (48) hours before the meeting date.

	Jan. 6	Feb 3	March 3	April 7	May 5	June 2	July 7	Aug. 4	Sept. 1	Oct. 6	Nov. 3	Dec. 1
Gordon Graves	X											
Adriane Leithauser	X											
Rebecca Sero	X											
Kate Burke – Council Member	X											
Anne Stuyvesant-Whigham	X											
Dillon Thorpe	X											
Kathleen Torella – County Rep	X											
Betsy Wilkerson – Council Member	X											
Barry Barfield	X											
Bob Hutchison	X											
Jason McAllister	X											
Jeri Rathbun	X											
Ike Okoli												

STANDING COMMITTEE MEETING INFORMATION

Affordable Housing Committee: Second Tuesday of each month, 11:30 to 1:00.

Arlene Patton, Adriane Leithauser, Phil Altmeyer, Andy Hoyer, Mark Muszynski, Patricia Kienholz, Gordon Graves, Diane Zemke, Barry Barfield, Michone Preston

Evaluation & Review Committee: Schedule TBD

Anne Stuyvesant-Whigham, Rebecca Sero, Dillon Thorpe, Jeri Rathbun, Kim Taylor, Diane Zemke, Arlene Patton, Sara Clements-Sampson, Rowena Pineda, Hadley Morrow

Executive Committee: Third Wednesday of each month, 1:00 to 2:30 P.M. City Hall, 6th floor Conference Room - *Anne Whigham, Adriane Leithauser, Rebecca Sero, Dillon Thorpe, Tim Sigler*

CA/CD: First Tuesday of each month, 5:30 - 7:00 P.M. West Central Community Center, Newton Room

Refer to <https://spokanechhs.org/> for information on Board-related meetings and events

AMERICANS WITH DISABILITIES ACT (ADA) INFORMATION: The City of Spokane is committed to providing equal access to its facilities, programs and services for persons with disabilities. The Spokane City Council Chamber in the lower level of Spokane City Hall, 808 W. Spokane Falls Blvd., is wheelchair accessible and also is equipped with an infrared assistive listening system for persons with hearing loss. Headsets may be checked out (upon presentation of picture I.D.) at the City Cable 5 Production Booth located on the First Floor of the Municipal Building, directly above the Chase Gallery or through the meeting organizer. Individuals requesting reasonable accommodations or further information may call, write, or email Human Resources at 509.625.6363, 808 W. Spokane Falls Blvd, Spokane, WA, 99201; or msteinolfson@spokanecity.org. Persons who are deaf or hard of hearing may contact Human Resources through the Washington Relay Service at 7-1-1. Please contact us forty-eight (48) hours before the meeting date.



Community, Housing, & Human Services (CHHS) Board

January 6, 2020
Meeting Minutes

Meeting called to order at 4:02 PM.

Attendance

- **Board Members Present:** Adriane Leithauser (Chair), Anne Stuyvesant-Whigham, Council Member Betsy Wilkerson, Rebecca Sero, Bob Hutchinson, Barry Barfield, Council Member Kate Burke, Gordan Graves, Jeri Rathbun, Kathleen Torella, Dillon Thorpe, Jason McAllister
- **Staff Present:** George Dahl, Tim Sigler, Kelly Burnett, Becky Tuno, Margaret Hinson, Kirstin Davis, Brenda Schreiber, Tija Danzig, Cupid Alexander, Cassi Brown, Carly Cortright
- **Guests Present:** Andrew Hoyer, Kathryn Alexander, Sherri Gagitano,

Approval of the Agenda:

Motion to approve agenda as is made by Council Member Betsy Wilkerson and seconded by Council Member Kate Burke.

➤ AGENDA APPROVED

Public Comments:

No Public Comments needed to be made at time.

Approval of the December Board Minutes:

Motion to approve the December Board Minutes with the mentioned changes made by Council Member Wilkerson and Seconded by Board Member Barfield.

➤ BOARD MINUTES APPROVED

Board Education

- **Meet and Greet with Kathryn Alexander** - CHHS Board Chair Adriane Leithauser introduced Kathryn Alexander to the group.
- **Open Public Meetings Act:** Board Member Anne Stuyvesant-Whigham discussed with the group the importance of watching this Open Public Meetings Act and understanding what the board can and cannot do. The CHHS Board cannot make decisions with a vote over email. If the board were to get together after a meeting there can be no discussion about board business during this group get together. The board would like to make sure that there is complete transparency with all decisions of the board makes. - OMPA video was not loud enough for everyone to view during the meeting so it was asked that all Board members watch the video and then email City Staff member Kelly Burnett when completed and she will then send out the OPMA certifications for signatures.

Conflict of Interest:

Board Member Whigham started the conversation regarding the conflict of interest and how a person who sits on the board or is interested in the sitting on the board cannot be on aboard for a nonprofit. Decisions that this board makes a difference and does affect a lot of different areas in our community. We need to make sure that we uphold the integrity of the board. Once the board members have looked over the policy and understand the Conflict of Interest, they are to fill out the form (2 pages) and send it back to City Staff member Burnett.

CDBG-CV Funds Update:

It was asked that all board members go to Pg. 19 of the Agenda Packet. CHHS board member Anne Whigham provided the group with the following information.

- Decided to pull in the communities that are underserved
- Going to reach out to the groups and gather feedback/input. Have asked Rowena to reach out to these groups as she has the trust of the communities.
- A list of the different organizations that are being invited to the meeting on 1/13/2021
- Looking to gain a better idea as to where we can best distribute the funds.

Substantial Amendment to the 2020 Action Plan

City Staff Member George Dahl presented on this section of the meeting. City Staff Member Dahl Shared his screed using the WebEx format.

- A link to where the Annual action plan is located is on the website was provided to all the members on the board.
- Substantial Amendment NCDP - Discussion about how the process works, the Application and overview of the program.
- NCDP Program started 12/30/2019 end date was 4/3/2020 - Due to COVID there was postponement in communications date.
- An email was send to the District leaders on 12/22/2020 informing the group of the funding recommendations. All agencies will be funded in full except for Habitat for Humanity, but they will be receiving the remaining available funds.
- Would like to open the public comment period from 1/6/2021 - 2/3/2021 and will respond to all comments by 2/26/2021.
- COVID could cause problems with some of these contracts. Since the beginning of COVID prices on materials have risen and most of these jobs were bid before the prices went up. If there is a problem with the rising cots then we will work with agencies to come up with a solution.

Motion to open up the public comment period on the substantial amendment today January 6 2021, and close on February 5, 2021 made by Board Member Whigham and Seconded by board member Barry Barfield.

➤ Motion APPROVED

Executive Committee -

It is asked to be voted on by the board that the Executive Committee be given power to approve Emergency Actions that arise during the 2021 year. If the committee is given the power they will only vote on actions that are an emergency and cannot wait till the next CHHS board meeting. If an Emergency VOTE takes place the board will be briefed on it at the following meeting and ask for the board's approval on the action taken.

Motion to give the Executive Committee the power to vote on an Emergency Action and then make sure that it is brought to the board after the fact for approval made by board member Barfield and seconded by board member Bob Hutchinson.

Directors Report:

The following information was presented by CHHS Director Tim Sigler.

- Upcoming year Communication and Affordable housing will be a main focus for the department. City Communication Manager Kirstin Davis will be working on getting the CHHS's work out to the community.

Updates:

- Council Updates - No Updates
- CoC Update - Voted to add more people to the board.
- Affordable Housing - Meeting have been moved - Same Tuesdays of the month just from 10:30am - Noon. No Updates just changing the time. - Rose apartments in the final stages of the renovations
- RFP Committee - Meeting on the 13th

Announcements

Information provided by Anne Whigham - Bylaw meeting to happen tomorrow 1/7/2021 and revisions/changes will be made for available for board member review in February or March.

Meeting Adjourned

Motion to adjourn the meeting made by Board Member Hutchinson and seconded by Board Member Gordan Graves.

➤ APPROVED

Meeting Adjourned at 5:38 PM.

The next CHHS Board Meeting is scheduled for **February 3, 2021 from 4-6 pm.**



Spokane Home Trust Partnership



Spokane Home Trust Partnership

The Partnership is a community-based initiative to advance innovative strategies to expand affordable, sustainable homeownership opportunities for members of our community with lower and moderate-incomes.



Home is the Foundation of Our Lives

When home allows people to live within their means, they can focus on the other important aspects of their lives.

STRENGTH	STABILITY	SELF-RELIANCE
<p>Homeownership...</p> <ul style="list-style-type: none">• Allows families to invest in education, save for medical emergencies, retirement.• Connects people to their communities.• Creates equity, which is the main driver of wealth for families.	<p>A quality home...</p> <ul style="list-style-type: none">• Creates a sense of constancy and steadiness families need to grow and thrive.• Leads to improved health, stronger childhood development, and increased financial flexibility.• Is more important than ever, with our homes also serving as our workplaces and schools.	<p>Homeownership...</p> <ul style="list-style-type: none">• Cultivates responsibility and accountability.• Creates a path for families to invest in their lives and in their future.• Fosters greater financial stability, allowing families to focus on creating sustainable long-term financial goals.



Objective: Building a Bridge to Homeownership

Shared Equity Housing creates a bridge to homeownership by addressing the primary challenges for buyers with low incomes:

- Lack of Down Payment
- Credit History
- Low supply of quality properties that families can afford



Shared Equity Closes the Gap and Makes Homeownership Achievable

Shared Equity is an innovative way to create ownership opportunities by closing the gap between what someone can afford to pay in a mortgage and the actual cost to own a home.

The Partnership targets solutions and investment to make the American Dream possible for our fellow citizens.



Spokane Home Trust and Shared Equity



Basic Model:

Deep Subsidy
Resale Price Restrictions
Monitoring

Applications:

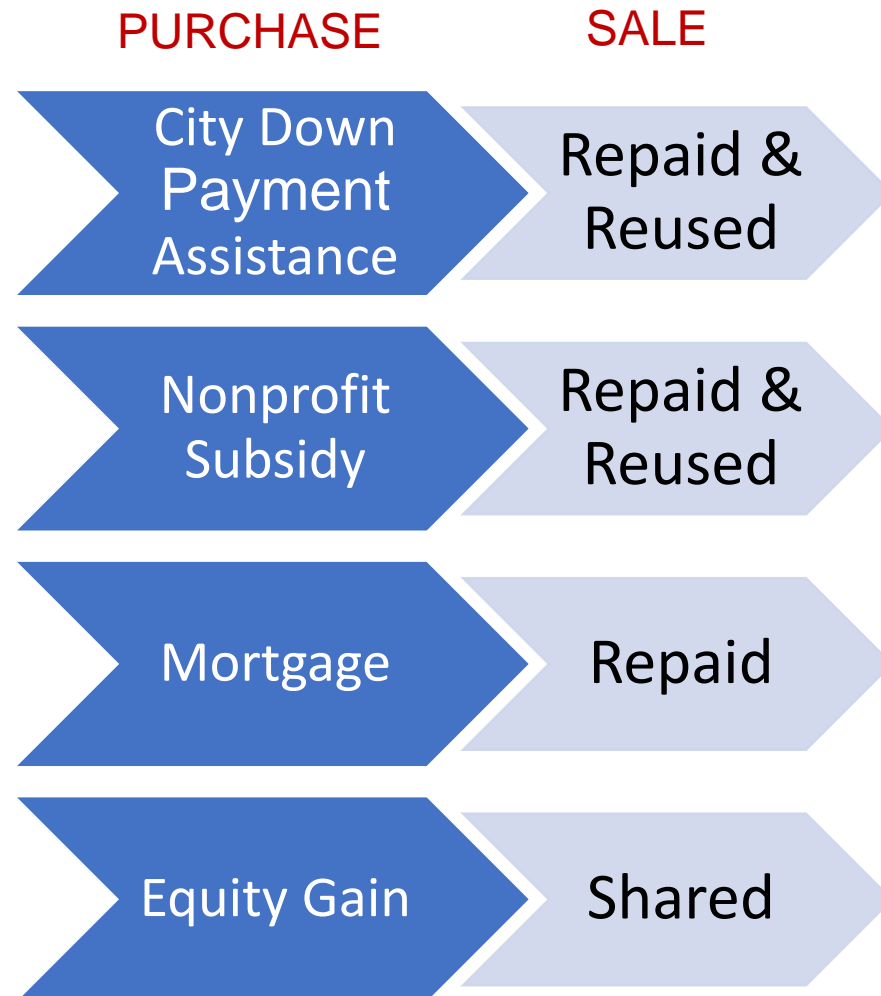
Limited Equity Co-Op
CLT/Ground Lease
Deed Restriction

The Buyer and Nonprofit are Partners in the Home Purchase

- City of Spokane funds will be used for **down payment assistance** to make the mortgage more affordable
- An additional **investment** from the nonprofit brings down the cost of the home to one that fits the homebuyer's budget
- The shared equity comes into play when the buyers sells the home
- **Down payment assistance** is **repaid** and any gains on the **investment** are then *shared* between the homeowner and the nonprofit
- **Repayments** and **investment gains** are then ***paid forward*** to support the program for future buyers



The Buyer and Nonprofit are Partners in the Home Purchase



A Co-Op Model Provides Additional Advantages By Eliminating Bank Financing

- A Coop can be similar to a condo, a multi-family complex, or a collection of smaller townhomes
- The Coop obtains the financing of the building(s) – ***this is a key advantage because the buyer does not have to go to a bank and get financing.*** Rather, the buyer purchases a share (entrance fee) in the Coop.
- Same Shared Equity Structure:
 - City of Spokane funds will be used for **down payment assistance**
 - Nonprofit **investment** brings down the cost of the home to one that fits the homebuyer's budget
 - **Down payment assistance** is **repaid** and any gains on the **investment** are then shared between the homeowner and the nonprofit
 - Repayments and investment gains are then paid forward to support the program for future buyers.



To make homeownership a reality, buyers need flexibility

The Partnership deploys a range of approaches to create successful homeowners

Limited Equity Co-Op

Ground Lease

Deed Restriction

By using these applications, ownership can be attainable for buyers with lower incomes by reducing barriers.



Shared Equity Homeownership Provides Multiple Benefits

- Homeowner is better protected if the housing market declines
- Homeowner builds household wealth
- Public/private/nonprofit investment is preserved for ongoing program success
- Community benefits from family success and stability



Spokane Home Trust Partnership Request:

\$1.3M 5-year City contract with Habitat for Humanity and Community Frameworks to deliver affordable homeownership for low- to moderate-income homebuyers.

We propose this phased approach:

- Phase 1 – down payment assistance and shared equity investment to help 23 homebuyers for years 1 & 2; explore feasibility and finalize financial modeling to create a limited equity cooperative.
- Phase 2 – down payment assistance, shared equity investment and a limited equity cooperative to help 50 homebuyers for years 3-5. Dependent upon additional funding.



Deliverables for Years 1-5

Year 1	Year 2	Year 3	Year 4	Year 5
11 Units	12 Units	14 Units	16 Units	20 Units
Single Family DPA/Subsidy	Single Family DPA/Subsidy	Single Family & Co-Op	Single Family & Co-Op	Single Family & Co-Op
City Funds Used: \$465,000	City Funds Used: \$480,000	Local funds will be needed	Local funds will be needed	Local funds will be needed
Leveraged Funds: \$1,775,000	Leveraged Funds: \$1,920,000	Possible funds leveraged: \$3,220,000	Possible funds leveraged: \$3,680,000	Possible funds leveraged: \$4,800,000
Capacity and Staffing: Includes legal, subsidiary set up, staffing, developer fee				
\$163,828 city seed funding	\$168,000 city seed funding	Average of 7%	Average of 7%	Average of 7%



Community Impact – Phase 1

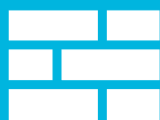


23 homebuyers created through new and rehabbed construction

Total investment of \$4.6M
Leverage of 4:1



Annual Property Taxes Generated
\$54,000



Initial investment allows for a pioneering approach to build on:

- pooling resources
- increasing homeownership
- building a sustainable, lasting model of success



Community Impact – Phase 2

In years 3-5, the Partnership plans to build on the city's initial investment to create:



50 additional homebuyers created through
new and rehabbed construction

Further economic
investment of \$14,200,000



Annual Property Taxes Generated
\$130,000





Spokane Home Trust Partnership



CA/CD Revised Final Report for the 2020 NCDP Funding

January 27, 2021

Menu Item	District One	District Two	District Three	Total Request
Family Promise	73,101	13,207	0	100,000
NECC	26,748	8,252	0	35,000
NE Youth	58,092	10,908	0	69,000
Transitions Roof	15,092	16,519	0	26,000
Transitions Improvement	15,869	20,131	0	36,000
WCCC	8,791	9,209	0	18,000
Habitat	0	9,081	100,000	400,000
SNAP	2,307	12,693	0	15,000
TOTALS	200,000	100,000	100,000	400,000

There was an error in the District Two report, so this report has been revised to include the missing data. These amounts clarify the decisions of each district including District One who opted to 'fund everything.' As Habitat was over funded from the initial discussion, Family Promise was underfunded by the same amount.

Respectfully submitted,

Kathryn Alexander,

CA/CD Chair