SPECIAL MEETING NOTICE/AGENDA OF THE

SPOKANE CITY COUNCIL

MEETING OF THURSDAY, JULY 7, 2022, 11:00 A.M. CITY COUNCIL CHAMBERS

A regular meeting of the Spokane City Council will be held at **11:00 A.M. on Thursday, July 7, 2022,** in City Council Chambers - City Hall, 808 W. Spokane Falls Blvd. The meeting can also be accessed live on CityCable5 and streamed online at <u>https://my.spokanecity.org/citycable5/live/</u> and <u>https://www.facebook.com/spokanecitycouncil</u> or by calling 408-418-9388 and using access code 2480 676 7327.

The meeting will be conducted in a study session format and will be open to the public both virtually and in person. No legislative action will be taken. No public testimony will be taken, and discussion will be limited to appropriate officials and staff.

Executive Session

At any time during or after the regular Study Session Agenda, the City Council may choose to adjourn into Executive Session for the purpose of discussing privileged legal matters. This portion of the meeting would be closed to the public pursuant to RCW 42.30.110.

Agenda:

Housing-Related Supportive Services RFP – George Dahl (15 min)

Exective Session - Labor Negotiations (TBD)

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 509.625.6237, 808 W. Spokane Falls Blvd, Spokane, WA, 99201; or <u>mpiccolo@spokanecity.org</u>. 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 and Human Services Department (CHHS)

NOTICE OF FUNDING AVAILABILITY

Housing and Housing-Related Supportive Services



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REQUEST FOR PROPOSALS

The Community, Housing and Human Services (CHHS) Department is pleased to announce a Notice of Funding Availability (NOFA) for Housing and Housing-Related Supportive Services. The intent of this Notice is to fill gaps in the proposed budget. Successful applicants will be able to demonstrate greater than 50% of their total project budget has secured funding. Funding to support this NOFA come through the following federal and local sources:

American Rescue Plan Act of 2021: 31 CFR Part 35

Since the first case of coronavirus disease 2019 (COVID–19) was discovered in the United States in January 2020, the pandemic has caused severe, intertwined public health and economic crises. In March 2021, as these crises continued, the American Rescue Plan Act of 2021 (ARPA) established the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) to provide state, local, and Tribal governments with the resources needed to respond to the pandemic and its economic effects and to build a stronger, more equitable economy during the recovery.

Sales and Use Tax for Affordable and Supportive Housing: SMC 08.07B

Spokane City Council enacted the Sales and Use Tax for Affordable and Supportive Housing. Funding from this tax is meant to support the acquisition, rehabilitation, or constructing affordable housing, which may include new units of affordable housing within an existing structure or facilities providing supportive housing services; or, funding the operations and maintenance costs of new units of affordable or supportive housing. See also: <u>RCW 82.14.540</u>.

Sales and Use Tax for Housing and Housing-Related Supportive Services: SMC 08.07C

The City Council enacted the Sales and Use Tax for Housing and Housing-Related Supportive Services with the intent to help strengthen our community by ensuring that everyone has access to housing which is affordable, regardless of income, by providing a locally-controlled source of revenue to accomplish the specific objectives of state law, as identified in <u>RCW 82.14.530</u>

Approximately **\$10,000,000.00** will be made available through this NOFA. CHHS intends to fund proposals for new construction, supportive services related to housing, acquisition, rehabilitation, operations, maintenance, housing stability, and behavioral health.

The most competitive proposals must be able to clearly demonstrate the following:

- 1. Request for funding fills a clear funding gap in the proposed budget
- 2. Matching/leveraged funds;
- 3. Clear and well thought out project scope;
- 4. Clearly defined performance measures (are they reasonable/attainable) that align with project scope;
- 5. Project milestones are reasonable and well thought out; and
- 6. Quality of entire application packet

CHHS reserves the right to amend this NOFA at any time.

Questions related to this funding notice should be directed to the Community, Housing, and Human Services Department.

<u>chhsrfp@spokanecity.org</u> Spokane City Hall – 6th Floor 808 W. Spokane Falls Blvd. Spokane, WA 99201 (509) 625-6325

Monday	May 9, 2022	Announce RFP on CHHS department website, <u>https://my.spokanecity.org/chhs</u> , and by email distribution to the CHHS department Interested Parties List.				
Thursday	May 12, 2022	 Technical Assistance Workshop #1: Meeting Time: 9:30 AM to 11:00 AM Meeting Location: 808 W Spokane Falls Blvd, City Council Briefing Center (lower level of Spokane City Hall) Online Option: By invitation, please email gdahl@spokanecity.org for an invitation to join remotely. 				
Thursday	May 19, 2022	 Technical Assistance Workshop #2: Meeting Time: 1:00 PM to 3:00 PM Meeting Location: 808 W Spokane Falls Blvd, City Council Briefing Center (lower level of Spokane City Hall) Online Option: By invitation, please email gdahl@spokanecity.org for an invitation to join remotely. 				
Friday	May 13, 2022	Time reserved for staff technical assistance. RSVP required . 8:30 am – 11:30 am. Online, or in-person				
Monday	May 16, 2022	Time reserved for staff technical assistance. RSVP required . 1:30 pm – 3:30 pm. Online, or in-person				
Wednesday	May 18, 2022	Time reserved for staff technical assistance. RSVP required . 8:30 am – 11:30 am. Online, or in-person				
Wednesday	June 8, 2022	Last day for interested applicants to receive CHHS staff technical assistance				
Friday	June 10, 2022	Applications DUE by 5:00 PM. Late submittals will not be accepted. ➤ Please submit electronic copies to chhsrfp@spokanecity.org ○ Printed hard copies will not be accepted ○ Don't forget the required attachments – last page of application				
	June 2022	Applications reviewed				
July 2022		CHHS Board approval of award recommendations				
	July 2022	City Council approval of recommendations (date subject to change)				
	July/August 2022	Contracting				

PERIOD OF PERFORMANCE/TERM

Funding for this NOFA will be made available following City Council approval in July 2022. Contract terms between the City of Spokane and Subrecipient will not extend beyond December 31, 2023.

ELIGIBLE APPLICANTS

Eligible applicant/recipients include:

- Governmental entities serving within the City of Spokane
- Public and private nonprofit organizations typically 501(c)(3)
- Private for-profit organizations
- Faith based organizations

FUNDING PRIORITIES AND TARGET POPULATIONS

The following priorities have been identified to address Housing and Housing-Related Supportive Services in response to growing housing affordability, and supportive service needs within our community. Applicants are encouraged to submit proposals that address one of more of the following priorities with an emphasis on target populations.

Funding Priorities

- Construction or acquisition of new affordable housing units to serve households below 60% AMI
- Supportive housing and behavioral health services for vulnerable populations and those at risk of homelessness
- Priority given to proposals demonstrating energy efficiencies and innovative housing solutions
- Constructing, acquisition, or rehabilitation of behavioral health-related facilities
- Operations and maintenance costs of new units
- Operations and maintenance costs for newly constructed evaluation & treatment centers
- Focus on racial equity to achieve equitable outcomes, and homeownership opportunities for marginalized populations
- Construction of mixed-use housing
- Project is located within proximity to City designated Centers & Corridors, parks, open space, schools, public transit lines, and services
- Universal design standards applied to housing projects serving senior and/or disable populations
- Maintain and rehabilitate existing housing to allow lower-income people to stay in their homes
- Direct client services related to behavioral health, and transitioning people form streets to housing
- Services to disproportionately impacted communities; including racial equity, disabled, seniors, veterans, and other areas lacking in investments

Target Populations

- Persons with behavioral health disabilities
- Veterans
- Senior citizens
- Persons who are homeless or at-risk of being homeless, including families with children
- Unaccompanied homeless youth or young adults
- Persons with disabilities
- Domestic violence survivors

IMPEDIMENTS TO FAIR HOUSING

The City of Spokane contracted with the Northwest Fair Housing Alliance to conduct a comprehensive analysis of Impediments to Fair Housing. The result of this analysis was published in late 2019 and highlighted the following Impediments to Fair Housing choices. Applicants must address how their proposal will address one, or multiple impediments as listed below:

- Impediment 1: Fair housing complaints based on disability discrimination are filed with administrative enforcement agencies at a significantly greater rate than any other protected class.
- Impediment 2: People with disabilities have need for assistance requesting and advocating for reasonable accommodations.
- **Impediment 3**: People of color and people with disabilities are more likely to be tenants than homeowners, and therefore at greater risk of housing instability and homelessness due to market forces (e.g., low vacancy rates, rising rents, and high cost of application and screening fees), and 20 day no cause tenancy termination.
- Impediment 4: Source of income discrimination and housing provider refusal to accept housing subsidies limits housing choice for people with disabilities who rely on non-employment income such as SSI and SSDI, people with disabilities and people of color who are disproportionately represented in the section 8 voucher program, and veterans with disabilities who receive VASH vouchers.
- Impediment 5: Overly broad criminal history screening policies limit access to housing for many rental applicants, and have a disparate impact on people color, who are statistically overrepresented among those who are criminal justice system involved.
- Impediment 6: People of color are overly represented in the homelessness population compared to their percentages in the overall Spokane population.
- Impediment 7: Multi-family housing continues to be built out of compliance with the Fair Housing Act's design and construction accessibility requirements
- Impediment 8: Single-family and low-density zoning limits the building of multi-family rental housing to areas of the city where people of color and those with disabilities, most often renters, are already concentrated, and limits opportunity to move to neighborhoods with the highest percentages of white residents, thereby serving to reinforce historic patterns of segregation.
- **Impediment 9**: There are insufficient vacant affordable rental units in multi-family housing communities, which limits housing choice for renters, including people with disabilities and people of color who are more often renters than homeowners.
- Impediment 10: People with limited English proficiency need fair housing information provided in Spanish, Russian, Marshallese, Vietnamese and Arabic.

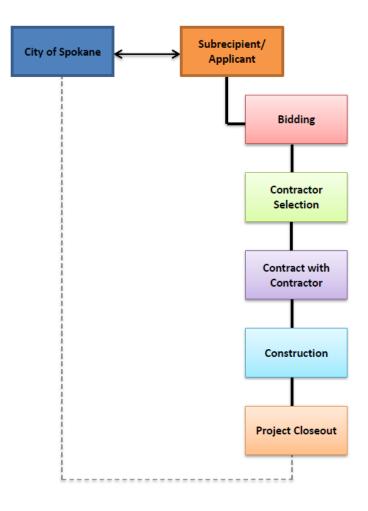
SUBRECIPIENT RELATIONSHIP WITH THE CITY OF SPOKANE

The City of Spokane will enter into a subrecipient agreement with successful applicants. The City defines a Subrecipient as an entity that receives a subaward from a pass-through entity (City of Spokane) to carry out eligible activities as defined in federal, state, or local regulatory guidance.

Capital Projects

The diagram below is intended to illustrate the relationship between the City of Spokane and the successful applicant/subrecipient. All subrecipients receiving funding for capital projects will be responsible for conducting their own procurement process with the assistance of CHHS staff. Following the bidding process, each subrecipient will be required to enter into a contract with the most responsible bidder. CHHS staff will assist subrecipients through this process, but the contractual agreement with the contractor will be with the subrecipient and <u>not</u> the City of Spokane.

Real estate transactions will differ from the diagram below, but will still require a subrecipient agreement with the City of Spokane. Please contact CHHS staff for questions related to real estate transactions.



GENERAL REQUIREMENTS

- Agencies awarded funds will maintain an active City of Spokane business license
- Agencies awarded funds will maintain an active Universal Entity Identifier (UEI) number (see below)
- Agencies awarded funds will maintain the following minimum insurance thresholds:
 - General Liability Insurance on an occurrence basis with a combined single limit of not less than \$1,500,000.00 each occurrence for Bodily Injury and Property Damage. Supplemental umbrella insurance coverage combined with the General Liability Insurance of not less than \$1,500,000.00 each occurrence for Bodily Injury and Property Damage is also acceptable. It shall provide that the CITY, its agents, officers and employees are Additional Insureds but only with respect to the GRANTEE's services to be provided under this Agreement; and
 - Automobile Liability Insurance with a combined single limit, or the equivalent of not less than \$1,000,000.00 each accident for Bodily Injury and Property Damage, including coverage for owned, hired or non-owned vehicles.
- Agencies awarded funds will not sub-award funds to any other entity, excluding construction/capital projects.
- Awarded funds will be paid to Subrecipient for eligible expenses on a *reimbursement* basis.

<u>Note</u>: Beginning on April 4, 2022, as part of the federal government's transition for all federal awards, all entities doing business with the federal government will use the Universal Entity Identifier (UEI) assigned by the General Services

Administration (GSA) through the System for Award Management (SAM.gov). Therefore, the U.S. Department of the Treasury (Treasury) will no longer be able to accept a Data Universal Numbering System (DUNS) number as a valid identification number.

What is the UEI?

Beginning April 4, 2022, the federal government will stop using the DUNS number issued by Dun & Bradstreet to uniquely identify entities. At that point, entities doing business with the federal government will use a Unique Entity Identifier (UEI) assigned in <u>SAM.gov</u> and will no longer use a third-party website to obtain their identifier. Entities are able to manage organizational information, such as legal business name and physical address associated with a UEI, directly from <u>SAM.gov</u>.

What does this mean for Recipients?

No action is required if you have an existing and active registration in <u>SAM.gov</u>. If you are registered in <u>SAM.gov</u>, your UEI has already been assigned and is viewable in your <u>SAM.gov</u> account. Your UEI is located below the DUNS number on your entity registration record. Please ensure your legacy DUNS number is accessible in a recipient's records for historical reference where needed, as the DUNS number will no longer be visible to users in <u>SAM.gov</u> after April 4.

New <u>SAM.gov</u> registrants will be assigned a UEI as part of their SAM registration. More information about the UEI transition is available through the U.S. General Services Administration's <u>website</u>. If you are a new applicant for federal funds, you must register in SAM and obtain a UEI beginning on April 4, 2022. You may continue using your DUNS number for applications submitted prior to that date. Beginning on April 4, you will be required to list your UEI in lieu of the DUNS number on all submissions.

Again, Recipients may continue registering for and using the DUNS number up through April 3, 2022. On and after April 4, 2022, all recipients will need to apply for a UEI as part of the SAM registration process, regardless of any applications for a DUNS number pending with Dun and Bradstreet.

Where can I get more information?

Questions about the conversion from DUNS to UEI should be directed to GSA. Information about the **UEI** transition can be found on GSA's webpage, <u>here</u>.

APPLICATION DEADLINE

Applications will be available no later than Wednesday **May 11, 2022**, on the Community, Housing and Human Services department website <u>https://spokanechhs.org/</u>.

Application submission deadline is Friday, June 10, 2022, at 5:00 PM

Applications submitted after this deadline <u>will not</u> be considered for funding.

Complete applications will be submitted electronically (via email) to <u>chhsrfp@spokanecity.org</u>. CHHS will not accept hard copies of the application. Applications that do not contain the required attachments will be considered incomplete and not eligible for funding consideration. In some instances the required attachments may require multiple email submissions.

It is the responsibility of the applicant to be sure the proposals are submitted ahead of time. Applicants are encouraged to submit proposals in advance of Friday, June 10, 2022 at 5:00 PM.

Technical Assistance workshops will be available as follows:

Workshop #1

- Date: Thursday, May 12, 2022
- Meeting Time: 9:30 AM to 11:00 AM
- Meeting Location: 808 W Spokane Falls Blvd, City Council Briefing Center (lower level of Spokane City Hall)
- Online Option: By invitation, please email gdahl@spokanecity.org for an invitation to join remotely.

Workshop #2

- Date: Thursday, May 19, 2022
- Meeting Time: 1:00 PM to 3:00 PM
- Meeting Location: 808 W Spokane Falls Blvd, City Council Briefing Center (lower level of Spokane City Hall)
- **Online Option**: By invitation, please email <u>gdahl@spokanecity.org</u> for an invitation to join remotely.

Staff will review the contents of the funding notice, application process and provide guidance that will make proposals more competitive. CHHS encourages applicants to attend one of the three sessions offered.

One-on-one technical assistance: CHHS staff has set-aside time to meet with applicants during the following dates and times:

- Friday, May 13, 2022, between the hours of 8:30 am and 11:30 am
- Monday, May 16, 2022, between the hours of 1:30 pm and 3:30 pm
- Wednesday, May 18, 2022, between the hours of 8:30 am and 11:30 am

Applicants seeking technical assistance <u>must</u> **RSVP** with CHHS staff (<u>chhsrfp@spokanecity.org</u>) 24 hours in advance of the dates and times specified above. The last day to receive CHHS technical assistance is Wednesday, June 8, 2022, at 3:00 pm.

HUD INCOME and RENT LIMITS

2021 Area Median Income (AMI) Limits: Spokane, WA

		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Area Median Income	(100% AMI)	\$54,000	\$61,700	\$69,400	\$77,100	\$83,300	\$89,500
Low-Income	(80% AMI)	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600
Very Low-Income	(50% AMI)	\$27,000	\$30,850	\$34,700	\$38,550	\$41,650	\$44,750
Extremely Low-Income	(30% AMI)	\$16,250	\$18,550	\$20,850	\$23,150	\$25,050	\$26,900

2022 Fair Market Rent (FMR): Spokane, WA

Final FY 2022 & Final FY 2021 FMRs By Unit Bedrooms

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2022 FMR	\$701	\$795	\$1,033	\$1,467	\$1,745
FY 2021 FMR	\$674	\$774	\$1,007	\$1,441	\$1,718

APPLICATION REVIEW AND RATING PROCESS

All applications will go through the following evaluation and review process:

1. Part I - Project Proposal Evaluations

- a) Members of the CHHS Board's Affordable Housing, and Evaluation and Review Committees
 - i. Score, rank and make funding recommendations (June)
 - 1. Does the proposal have an adequate amount of leverage from other funding sources? Do the leverage letters support matching funds/leverage claimed in the application?
 - 2. Is the proposed scope of work clear and well thought out?
 - 3. Has the applicant clearly tied their proposal to a funding priority and target population?
 - 4. Do the performance measures fit with the proposal scope? Are they reasonable and attainable outcomes?
 - 5. Do the (proposal) milestones appear reasonable and well thought out?
 - 6. How do you rate the overall application?
 - ii. Forward funding recommendations to CHHS Board (July)
 - iii. Funding Recommendations Approved by CHHS Board (July)
 - iv. Forward approved recommendations to the Spokane City Council (July)

2. Part II- - Notice to Applicants

- Notice to Applicants on funding recommendation authorized by Spokane City Council, on or before July 29, 2022
- b. Applicant debriefs to unsuccessful applicants
 - i. Upon request, a debriefing conference may be scheduled with successful/unsuccessful applicants. Debriefing may be conducted in person or on the telephone.
- c. Appeal Procedure
 - i. Applicants wishing to appeal a funding decision must make their appeal to the CHHS Director.

3. Part III- Contracting

- a. Contract Negotiations
- b. Contract Execution

GENERAL INFORMATION

PROPRIETARY INFORMATION / PUBLIC DISCLOSURE

Materials submitted in response to this competitive process shall become the property of the City.

All applications received shall remain confidential until the award of contract recommendation has been filed with the City Clerk for City Council action. Thereafter, the Applications shall be deemed public records as defined in RCW 42.17.250 to 42.17.340, "Public Records."

Any information in the application that the applicant desires to claim as proprietary and exempt from disclosure under the provisions of state law shall be clearly designated. Each page claimed to be exempt from disclosure must be clearly identified by the word "Confidential" printed on it. Marking the entire application exempt from disclosure will not be honored.

The City will consider an applicant's request for exemption from disclosure; however, the City will make a decision predicated upon state law and regulations. If any information is marked as proprietary in the application, it will not be

made available until the affected applicant has been given an opportunity to seek a court injunction against the requested disclosure.

All requests for information should be directed to the RFP Coordinator.

REVISIONS TO THE RFP

In the event it becomes necessary to revise any part of this RFP, addenda will be posted on the Community, Housing and Human Services Department website. Applicants are encouraged to monitor the website for any changes and/or notifications.

The City also reserves the right to cancel or to reissue the RFP in whole or in part, prior to final award of a contract.

RESPONSIVENESS

All applications will be reviewed by the RFP Coordinator or designee to determine compliance with administrative requirements and instructions specified in this RFP. The applicant is specifically notified that failure to comply with any part of the RFP may result in rejection of the application as non-responsive.

The City reserves the right at its sole discretion to waive minor administrative irregularities.

MINORITY & WOMEN-OWNED BUSINESS PARTICIPATION

The City encourages participation in all of its contracts by firms certified by the Washington State Office of Minority and Women's Business Enterprises (OMWBE). Applicants may contact OMWBE at 360/753-9693 to obtain information on certified firms.

MOST FAVORABLE TERMS

The City reserves the right to make an award without further discussion of the application submitted. Therefore, the application should be submitted initially on the most favorable terms which the Contractor can propose. There will be no best and final offer procedure. The City does reserve the right to contact an applicant for clarification of its application.

COSTS TO MAKE APPLICATION

The City will not be liable for any costs incurred by the Applicant in preparation of an application submitted in response to this RFP, in conduct of a presentation, or any other activities related to responding to this RFP.

NO OBLIGATION TO CONTRACT

This RFP does not obligate the City to contract for services specified herein.

REJECTION OF APPLICATIONS

The City reserves the right at its sole discretion to reject any and all Applications received without penalty and to not issue a contract or grant agreement as a result of this RFP.

CONTRACT TERMS

CITY OF SPOKANE BUSINESS LICENSE

Persons / firms doing business in the City or with the City must have a valid City of Spokane business license. Questions may be directed to the Taxes and Licenses Division at (509) 625-6070.

ANTI-KICKBACK

No officer or employee of the City of Spokane, having the power or duty to perform an official act or action related to contracts resulting from this RFP shall have or acquire any interest in the contract, or have solicited, accepted or granted a present or future gift, favor, service or other thing of value from or to any person involved in the contract.

ASSIGNMENT

Agency shall not assign, transfer or subcontract its interest, in whole or in part, without the written consent of the authorizing official for the City of Spokane.

NON-WAIVER

No delay or waiver, by either party, to exercise any contractual right shall be considered as a waiver of such right or any other right.

SEVERABILITY

In the event any provision of a resulting contract should become invalid, the rest of the contract shall remain in full force and effect.

DISPUTES

Any contract resulting from this RFP shall be performed under the laws of Washington State. Any litigation to enforce said contract or any of its provisions shall be brought in Spokane County, Washington.

NONDISCRIMINATION

No individual shall be excluded from participation in, denied the benefit of, subjected to discrimination under, or denied employment in the administration of or in connection with this agreement because of age, sex, race, color, religion, creed, marital status, familial status, sexual orientation including gender expression or gender identity, national origin, honorably discharged veteran or military status, the presence of any sensory, mental or physical disability, or use of a service animal by a person with disabilities.

LIABILITY

The applicant will be considered an independent contractor and the Agency, its officers, employees, agents or subcontractors shall not be considered to be employees or agents of the City. The Agency shall defend, indemnify and hold harmless the City from all loss, liability, damage, death or injury to any person or property arising from the performance or omission of the Agency, its agents or employees, arising directly or indirectly, as a consequence of this contract.

INTERNAL AUDITING CONTROL

The Agency shall establish and maintain a system of internal accounting control which compiles with applicable generally accepted accounting principles and governmental accounting and financial reporting standards. A copy of the Agency's most recent audited financial statement shall be kept on file in the Community, Housing and Human Services Department. The City has the right to supervise and audit the finances of the Agency to ensure that actual expenditures remain consistent with the spirit and intent of any contract resulting from this RFP. The City of Spokane and/or its funding agencies and auditors may inspect and audit all records and other materials and the Agency shall make such available upon request.

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. Individuals requesting reasonable accommodations or further information may call, write, or email Christine Cavanaugh at (509) 625-6383, 808 West Spokane Falls Boulevard, Spokane, Washington, 99201; or ccavanaugh@spokanecity.org. Persons who are deaf or hard of hearing may contact Ms. Christine Cavanaugh at (509) 625-6383 through the Washington Relay Service at 7-1-1. Please contact the City forty-eight (48) hours before the meeting date.

EQUAL CREDIT OPPORTUNITY ACT INFORMATION: The federal Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691 et seq., prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, D.C. 20580. For information regarding the ECOA, see http://www.justice.gov/crt/about/hce/housing_ecoa.php .

EQUAL HOUSING OPPORTUNITY INFORMATION: The City is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. The City encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

WASHINGTON LAW AGAINST DISCRIMINATION INFORMATION: We do business in accordance with the Washington Law Against Discrimination, RCW 49.60, which prohibits discrimination on the basis of race, color, creed, national origin, disability, HIV/Aids and Hepatitis C status, use of guide dog or service animal, sex, marital status, age (employment only), families with children (housing only), sexual orientation/gender identity, and honorably discharged veteran or military status.