

# Annual Housing Investments 2020 Report

SEATTLE OFFICE OF HOUSING

MARCH 2021



**Mayor Jenny A. Durkan**

**Teresa Mosqueda, Chair**  
Finance and Housing Committee,  
Seattle City Council

**Emily Alvarado, Director**  
Seattle Office of Housing

## LETTER FROM MAYOR JENNY DURKAN

In 2020 we joined the rest of the world in facing down one of the most challenging years in recent memory. Here in Seattle the global COVID-19 pandemic impacted the lives of residents throughout our City and made plain that safe, stable, healthy, and affordable housing for all families and individuals continues to be one of the chief contributors to public health. Seattle residents' extraordinary efforts helped us slow the spread of the virus, ultimately resulting in the some of the lowest infection and mortality rates in the country. But the hardships were real. Neighbors who were already experiencing homelessness suffered some of the greatest impacts. And the pandemic's health and economic impacts disproportionately burdened communities of color, doubling down on the existing racial gaps in everything from the incidence of homelessness, the severity of housing cost burden, to rates of homeownership. As we know, Black and Indigenous communities have experienced and continue to experience the most acute impacts.

The Office of Housing's **2020 Annual Investments Report** describes the City's capital investments made in the past year to address Seattle's affordable housing and homelessness crisis. This report describes activity in multiple program areas: development financing to produce and preserve affordable rental housing, development financing to produce new permanently affordable resale-restricted for-sale housing, and weatherization and home repair programs that stabilize low-income renters and homeowners while combatting displacement. Additional spending activity specific to Seattle Housing Levy programs, including operating and maintenance support for OH-financed rental housing, downpayment assistance for low-income first-time homebuyers, foreclosure prevention, and homelessness prevention is described in the companion **2020 Housing Levy Report**, which provides a close-up picture of accomplishments specific to this voter-approved fund source. Two other companion reports -- the **Incentive Zoning/Mandatory Housing Affordability Annual Report** and **Multifamily Tax Exemption (MFTE) Annual Report** -- describe activity under two programs that leverage market-rate development to augment the City's supply of housing affordable to low- and moderate-income families and individuals.

In 2020 alone, the City invested over \$115 million to create over 1,300 affordable rental and for-sale homes in neighborhoods across Seattle. A new approach to soliciting funding proposals allowed the Office of Housing to run three rental housing funding rounds with three distinct emphases:

- An early spring round that availed funds to three quick-hitting projects that will produce 400 units affordable to low-wage workers and their families, including one Fremont property that will blend 87 income- and rent-restricted with 66 unsubsidized apartments;
- A summer Seattle Housing Levy funding round that implemented a new pilot initiative with the goal of delivering permanent supportive housing at record scale while simultaneously controlling costs and accelerating the time-to-completion schedule;
- A fall round that awarded funds to the housing development affiliates of Seattle's two oldest Black churches (First AME and Mount Zion) and convert aging single-room occupancy spaces into 114 studio apartments at Seattle's historic downtown YWCA.

This year's economic crisis also led to a new class of investment: emergency rental assistance. The Office of Housing, in partnership with the Human Services Department and United Way of King County, administered \$11.8 million in funds to help low-income renters pay rent even as jobs were lost and paychecks dwindled. Eviction moratoria established at all levels of government created an immediate safety net for those who could not stay current on rent; rental assistance ensures that the end of the moratoria will not lead to a wave of economic evictions.

While the focus of this report is on the record level of investments made in 2020, it is worth noting how prior-year investments led to another record in this past year: 825 new City-funded affordable apartments opened their doors to low-income renters in 2020. These 825 apartments include permanent supportive housing for people experiencing homelessness and managing chronic mental illness, affordable three-bedroom family apartments in the heart of Little Saigon, studio apartments for low-wage workers seeking the vibrancy of Belltown, affordable apartments literally atop of the Capitol Hill light rail station, housing for seniors in an amenity-rich community in southeast Seattle, and so much more. We are starting to see genuine momentum building in affordable housing production. This past year's new investments will sustain and accelerate this momentum in order to create a Seattle where all residents have access to safe, stable, and affordable housing in prime locations throughout the city.

Sincerely,

A handwritten signature in black ink that reads "Jenny A. Durkan". The signature is fluid and cursive, with the first name "Jenny" being the most prominent part.

Jenny A. Durkan  
Mayor of Seattle

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# OFFICE OF HOUSING

## ANNUAL INVESTMENTS REPORT – 2020

### EXECUTIVE SUMMARY

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#### **2020’s new affordable housing investment strategies boost production and sustain housing stability for thousands**

The Office of Housing’s Annual Investments Report provides a comprehensive look at the City of Seattle’s production and preservation of affordable housing through the City’s direct investment of tax revenue, proceeds from developer payments, and special funding. This year’s report recaps financial activity and associated production numbers for investments made under four programs: Rental Housing, Homebuyer, Home Repair, and Weatherization. It also provides information on a new category of spending for 2020: emergency rental assistance in response to the economic impacts of 2020’s coronavirus pandemic.

The City’s investment strategy in 2020 adapted to the multiple crises that characterized this unique year. The pandemic underscored, more than ever, the link between health and housing stability. Its economic fallout and disproportionate effect on the health and well-being of communities of color underscored the interconnectedness of housing stability and racial equity.

To respond to these multiple crises, in 2020 the Office of Housing enhanced its investment strategy for rental housing production and preservation. Unlike in past years, the Office ran three rental housing funding rounds, each with a distinct focus.

The first round emphasized large-scale and quick delivery of housing affordable to low-wage working individuals and families and resulted in awards for 400 apartments in three buildings in Seattle’s Fremont, Lake City, and Mount Baker. The second round centered on a pilot initiative to spur unusually fast and cost-efficient delivery of a record number of permanent supportive housing units. Awards to six projects employing a variety of alternative construction techniques will produce almost 600 units for a highly vulnerable population in record time. The third round encouraged proposals that would combat residential displacement experienced especially by Seattle’s communities of color. Funding was awarded to three nonprofit agencies representing



and/or led by members of Seattle Black, Indigenous, or People of Color community; these projects will deliver 290 homes for individuals, families, and seniors in Seattle's Rainier Beach and Central District neighborhoods and convert single resident occupancy units at downtown's YWCA into 114 quality studio apartments serving a highly vulnerable population.

City capital investments also supported acquisition of a large development site for future rental housing, development of for-sale housing, and two direct service programs that enhance the stability of existing low-income residents through OH's home repair and weatherization programs. All are featured in this report along with, as noted above, information on expenditures for pandemic-responsive emergency rental assistance. Information on 2020 activity for other OH spending programs, such as operating and maintenance support, down payment assistance for first-time homebuyers, foreclosure protection, and homelessness prevention and rapid rehousing, appear in a companion report on the Seattle Housing Levy.

As in past years, Section VI of this report describes how City investment in affordable housing infrastructure advances racial equity. Affordable housing investment promotes racial equity and fair access to housing. People of color, particularly African Americans and American Indian and Alaskan Natives, are more likely to experience housing cost burden and homelessness. Affordable housing is a critical way for the City to address these and other long-standing racial disparities both nationwide and in Seattle. Each of the housing programs discussed in this report makes special efforts to reach people of color and immigrant and refugee communities. Sixty-two percent of the residents in City-funded rental housing are people of color, as are 46 percent of the participants in the City's homebuyer programs.

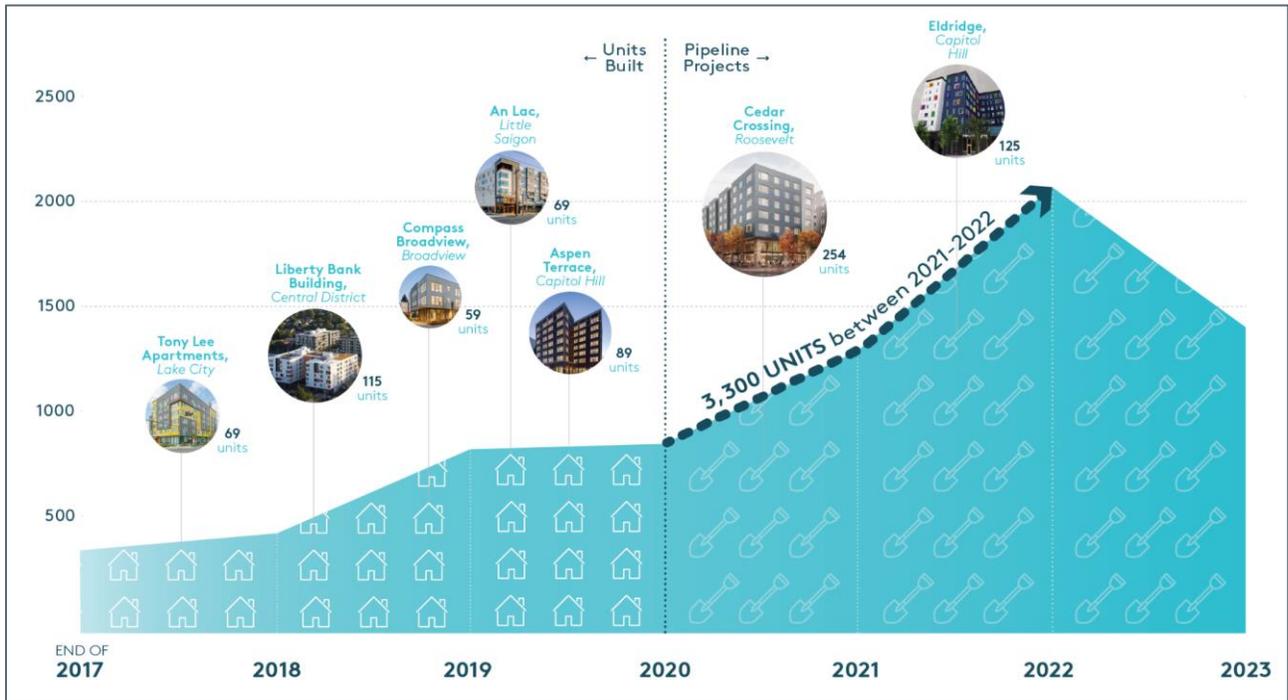
Housing equity is also advanced through City location priorities for housing investment. Seattle housing policies emphasize a balanced approach that ensures housing choice and affirmatively furthers fair housing. Some investments promote new affordable housing options in neighborhoods where low-income residents, including many people of color, face displacement due to rising rents and gentrification. This affordable housing helps sustain cultural communities and enables residents to stay in their neighborhoods as transit and other improvements are made. Seattle housing policies also promote investments in higher cost areas where many opportunities are available, including schools, transportation, and amenities. Section IV of this report provides a series of maps illustrating how housing investments align with transit access, areas rich in amenities, areas at high risk for displacement, and more.

Through investments over the past 39 years, Seattle now has over 19,000 City-funded rental housing units in operation (14,400) or under development (4,700). In addition, over 1,050 homebuyers have purchased their first home with an affordable City-funded loan and 300 permanently affordable homes are in service or under development with City assistance. Approximately 2,400 new City-funded affordable units opened to new low-income renters between 2017 and the end of 2020 – with 825 of those units commencing lease-up in 2020 alone. As noted above, an additional 4,600 affordable apartments are projected for completion between 2021 and 2023. Each apartment represents housing stability for an individual or family and a victory for fairness and housing justice.

## New Housing Opening and Under Construction

The City’s longstanding track record of investment helps secure a steady supply of new affordable homes.

- In 2020, 11 OH-funded rental housing buildings were completed, providing 825 affordable rent- and income-restricted homes
- Twenty-five additional OH-funded rental buildings were in permitting or under construction in 2020 and will lease over 3,300 apartments by the end of 2022
- Eleven additional previously-funded rental projects will come on line in 2023, representing about 1,400 units; however, new funding awards to be made in 2021 and 2022 will augment this figure.



In addition to the rental projects underway, six affordable homeownership developments that were awarded funding in 2020 and prior years are presently in permitting or under construction. These developments comprise over 60 townhomes, cottages, or condominium apartments.

### 2020 Housing Investments

Even as prior-year funding was delivering completed affordable housing in 2020, OH funding programs set a new cohort of affordable homes in motion. In a departure from past practice, OH replaced its once-a-year notice of funding availability for rental housing development and preservation with three separate



*Rendering: A prior-year OH award and no-cost transfer of surplus City property helped finance Leschi’s Village Gardens, Homestead Community Land Trust and Edge Development’s new permanently affordable townhomes for low-income first-time homebuyers*

funding rounds, including a pilot initiative focusing solely on development of new permanent supportive housing for people experiencing homelessness or highly vulnerable to homelessness. Funds awarded for preservation of existing affordable housing and development of for-sale housing for first-time homebuyers also combined to make 2020 a year of notable investment activity.

**Rental Housing Program:** funds production and preservation of rental housing that will serve low-income Seattle residents for a minimum of 50 years.

- \$114.2 million awarded for rental housing production
- 1,286 new affordable rental apartments will be produced through those awards
- \$1.7 million to preserve 40 permanent supportive housing units
- \$3.5 million acquisition loan to secure a site that will support future development of 200 new rental units

**Homeownership Program:** funds down payment assistance loans and the development of new for-sale housing stock that will be sold to low-income, first-time buyers at affordable prices for a minimum of 50 years.

- \$2.3 million for permanently affordable homeownership development
- 31 new construction homeownership units at three sites
- Conversion of three outstanding down payment assistance loans to permanent financing; ensures permanent affordability through ongoing resale restrictions

The Office of Housing also made investments to stabilize low-income homeowners and improve the environmental sustainability and performance of existing affordable housing stock. Investment in OH's longstanding home repair and weatherization programs provided direct service to achieve these safety, health, and affordability outcomes for housing owners and renters.

**Home Repair Program:** funds critical health and safety repairs, helping low-income homeowners preserve their most important financial asset and remain in their homes.

- Over \$622,000 provided as loans and grants
- 46 low-income homeowners assisted

**Weatherization Program:** funds energy conservation and related indoor air quality improvements, enhancing health and living conditions and lowering utility bills for low-income homeowners and renters

- \$4 million in grant funds expended
- Completed upgrades in 35 single family homes
- Completed 5 oil-to-electric heating system conversions under a new initiative that is budgeted to ramp up in 2021
- Completed upgrades in 13 affordable apartment buildings, with a total of 734 affordable units
- Completed common-area lighting upgrades in 14 Seattle Housing Authority properties.

Beyond capital investment in housing development and preservation, the Office of Housing manages several ongoing programs funded by the Seattle Housing Levy and, in 2020, administered special emergency rental assistance funds.

Finally, OH also administers several programs that promote the inclusion of affordable set-aside units in otherwise market-rate buildings.

**Multifamily Tax Exemption Program:** provides multifamily building owners a property tax exemption in exchange for a set-aside of units affordable to low- and middle-income households for up to 12 years.

- 454 MFTE units completed in 19 otherwise market-rate buildings in 2020
- Forgone revenue to the City of Seattle totaled \$8.7 million for the year 2020, with an additional estimated \$23.2 million in property tax revenue forgone by other jurisdictions such as King County and the Seattle School District

**Mandatory Housing Affordability Performance Option:** under a program that requires most new real estate development contribute to production of new affordable housing, developers may choose to make a payment to support the housing investments described in this report or choose to pursue the performance option, under which they create affordable set-aside units in otherwise market-rate buildings.

- Two performance option buildings (5 rental apartments) were completed in 2020.
- Developers have made commitments for construction of 83 additional units in 9 new buildings.

## Supplementary Reports on Housing Programs and Investments

Three supplementary reports are produced and published simultaneously with this Investment Report.

**1. Seattle Housing Levy:** Seattle's voter-approved \$290 million, 7-year levy made its fourth round of funding awards in 2020. This report covers Levy performance in relation to adopted goals and affordability requirements for each of the five Levy-funded programs, including several spending programs not addressed in this report: operating and maintenance support for OH-funded buildings, down payment assistance for first-time homebuyers, foreclosure prevention, and homelessness prevention services.

**2. Incentive Zoning and Mandatory Housing Affordability:** New citywide mandatory housing affordability programs for residential and commercial development in Seattle are gradually replacing the housing affordability elements of Seattle's long-standing voluntary incentive zoning programs. This report compiles information on both the voluntary and mandatory programs, including information on participating properties and resulting production of affordable housing, as required in the Council-adopted OH Housing Funding Policies.

**3. Multifamily Tax Exemption Program:** Participating multifamily buildings can receive a property tax exemption on residential improvements in exchange for placing income and rent restrictions on 20 or 25 percent of the units. This annual report is required under Ordinance 124877 and addresses data points such as participation rates, housing production, and program benefits and costs.

## I. RENTAL HOUSING OPENING AND UNDER CONSTRUCTION

Eleven OH-funded rental housing projects leased up and began operations in 2020, comprising 825 affordable apartments. In addition, OH provided funding to Seattle Housing Authority for rehabilitation and renovation of three multifamily buildings. Because of this action, these three properties' 224 rental units have now joined OH's financial and regulatory portfolio.

**Table 1: OH-Funded Housing Opened in 2020**

Project name <i>Project Sponsor</i> Neighborhood	Description
RENTAL APARTMENTS	
An Lac <i>Low Income Housing Institute</i> Little Saigon	69 units for low-income individuals and families
Aspen Terrace <i>Pioneer Human Services</i> Capitol Hill	90 units for a mix of low-income, extremely low-income, formerly incarcerated, and formerly homeless individuals
Bob & Marcia Almquist Place <i>Plymouth Housing</i> North Rainier	102 units of supportive housing for homeless individuals
Encore Apartments <i>GMD</i> Belltown	60 units for low-income individuals
Eng House <i>Plymouth Healing Communities</i> Beacon Hill	8 group home units for chronically mentally ill individuals
Gardner House <i>Mercy Housing</i> Mount Baker	94 units for a mix of low-income, extremely low-income, and formerly homeless individuals and families
Hobson Place 1 <i>DESC</i> North Rainier	85 units of supportive housing for individuals experiencing homelessness and individuals with chronic mental illness
Jackson Heights <i>Community House Mental Health</i> Central District	74 units for low-income individuals and families
Patricia K Apartments <i>Community House Mental Health</i> Central District	52 units for individuals with chronic mental illness
Spokane at Rainier Court <i>SEED</i> Rainier Valley	81 units for low-income seniors
Station House <i>Community Roots Housing</i> Capitol Hill	110 units for low-income individuals and families atop Capitol Hill's light rail station

Project name <i>Project Sponsor</i> Neighborhood	Description
Weller Apartments* <i>Seattle Housing Authority</i> Central District	50 units for a mix of low-income and extremely low-income individuals and small families
Martin Luther King Apartments* <i>Seattle Housing Authority</i> Othello	117 units for low-income individuals and families
Golden Sunset Apartments* <i>Seattle Housing Authority</i> Ballard	92 units for a mix of low-income and extremely low-income individuals and small families

\*OH financing from the Seattle Housing Levy's acquisition and preservation program supported three existing SHA properties. Though they were already in service, as of 2020 they are now also subject to OH affordability restrictions and added to OH's financial and regulatory portfolio. However, these units are excluded from the project completion figures (825 units) reported for 2020.

**Table 2: OH-Funded Housing Under Construction and Anticipated to Open in 2021 and 2022**

Prior- and current-year OH funding awards will culminate in 25 newly completed rental buildings comprising 3,300 new affordable rental apartments in the coming two years. Another 1,400 rental apartments in 11 new buildings are expected to be completed in 2023. Prior- and current-year OH funding awards will yield 64 newly completed and permanently affordable for-sale homes during the same time frame.

Project Name <i>Project Sponsor</i> Neighborhood	Description (Shading indicates projects funded in 2020)
<b>RENTAL APARTMENTS</b>	
12 <sup>th</sup> and Spruce <i>Plymouth Housing</i> First Hill	100 units of permanent supportive housing serving individuals experiencing chronic homelessness
Ballard Crossing PSH <i>Inland Group / Plymouth Housing</i> Ballard	79 units of permanent supportive housing serving individuals experiencing chronic homelessness
Bitter Lake PSH <i>DESC</i> Bitter Lake	100 units of permanent supportive housing serving individuals experiencing chronic homelessness
Cedar Crossing Apartments Bellwether Housing/Mercy Housing Northwest Roosevelt	245 studio, one-, two-, and three-bedroom apartments for a mix of extremely low-, very low-, and low-income individuals and families
CSC ?al?al <i>Chief Seattle Club</i> Pioneer Square	75 units for a mix of extremely low-, very low-, and low-income individuals with an emphasis on urban native people experiencing homelessness
Eclipse Fremont Apartments <i>GMD</i> Fremont	87 studio and one- and two-bedroom apartments for very low- and low-income families and individuals; 66 additional unrestricted units

Project Name <i>Project Sponsor</i> Neighborhood	Description (Shading indicates projects funded in 2020)
Eldridge <i>Community Roots Housing</i> Capitol Hill	125 units for low-income and extremely low-income seniors with an emphasis on the LGBTQ community
Filipino Community Village <i>Filipino Community of Seattle / HumanGood</i> Rainier Valley	93 studio and one- and two-bedroom apartments for extremely low-, very low-, and low-income seniors and senior-led households
Green Lake PSH <i>DESC</i> Green Lake	124 units of permanent supportive housing serving individuals experiencing chronic homelessness
Greenwood PSH <i>Inland Group / Catholic Housing Services</i> Greenwood	66 units of permanent supportive housing serving individuals experiencing chronic homelessness
Hobson Place II <i>DESC</i> North Rainier	92 units of permanent supportive housing serving individuals experiencing homelessness
K Site <i>Plymouth Housing</i> Uptown	91 studio and one-bedroom apartments for formerly homeless individuals
Maddux <i>Mount Baker Housing Association</i> Mount Baker	165 studio, one-, two-, and three-bedroom apartments for very low- and low-income families and individuals
Madison-Boylston: The Rise <i>Bellwether Housing</i> First Hill	248 studio, one-, two-, and three-bedroom apartments for low-income families and individuals
Madison-Boylston: PSH <i>Plymouth Housing</i> First Hill	112 units of permanent supportive housing serving seniors experiencing homelessness
Mount Zion Senior Housing at 19th Mount Zion Housing Development Central District	61 studio and one-bedroom rental apartments for low-income seniors
Northaven III <i>Northaven / HumanGood</i> Northgate	85 studio and one-bedroom apartments for extremely low-, very low-, and low-income senior individuals and couples
Othello Park <i>Low Income Housing Institute</i> Othello	92 studio, one-, two-, and three-bedroom apartments for extremely low-, very low-, and low-income families and individuals
Polaris at Rainier Beach <i>Inland Group</i> Rainier Beach	305 units for low-income families and individuals, with 20% set aside for people with disabilities
Polaris at Lake City <i>Inland Group</i> Lake City	257 studio, one-, two-, and three-bedroom apartments for very low- and low-income families and individuals
Sacred Medicine House <i>Chief Seattle Club</i> Lake City	117 units for extremely low-, very-low, and low-income individuals with an emphasis on urban native people experiencing homelessness

Project Name Project Sponsor Neighborhood	Description (Shading indicates projects funded in 2020)
Uncle Bob's Place <i>Inter*Im Community Development Authority</i> Chinatown/International District	103 studio, one-, two-, and three-bedroom apartments for low income families and individuals
Willow Crossing <i>GMD</i> Othello	213 one-, two-, and three-bedroom apartments for low-income families and individuals
Yancy Street Transitional Resources West Seattle	44 units of permanent supportive housing for individuals experiencing homelessness
Yesler Family Housing <i>Seattle Chinatown International District PDA/Community Roots Housing</i> Yesler Terrace	158 studio, one-, two-, and three-bedroom apartments for extremely low- and low-income families and individuals
PERMANENTLY AFFORDABLE FOR-SALE HOMES	
Lake City Townhomes (Phases 1 and 2) <i>Habitat for Humanity</i> Lake City	16 resale-restricted, permanently affordable four-bedroom townhomes for low-income first-time homebuyers
Loyal Heights Townhomes <i>Habitat for Humanity</i> Loyal Heights	7 resale-restricted, permanently affordable townhomes for low-income first-time homebuyers
South Park Cottages <i>Habitat for Humanity</i> South Park	13 resale-restricted, permanently affordable two-bedroom cottages
The 410 <i>Habitat for Humanity</i> Capitol Hill	14 resale-restricted, permanently affordable condominiums through renovations to a 1901 apartment building
Trenton Townhomes <i>Habitat for Humanity</i> Westwood	4 resale-restricted, permanently affordable three- and four-bedroom townhomes for low-income first-time homebuyers
Village Gardens <i>Homestead Community Land Trust</i> Leschi	10 resale-restricted, permanently affordable three-bedroom townhomes for low-income first-time homebuyers plus 6 unrestricted townhomes

## II. FUNDS AWARDED IN 2020

The Office of Housing awarded \$115.7 million in 2020 to build and preserve 1,286 affordable rental homes in neighborhoods across Seattle. These investments support a spectrum of housing types for low-income residents, including supportive housing for those experiencing homelessness and apartments for low-income individuals and families.

**Table 3: Rental Housing Program Funds**

**new production and preservation**

Fund Source	2020 Funding	Description
Seattle Housing Levy	\$56.7M	The voter-approved Seattle Housing Levy avails approximately \$29 million per year for the rental housing program. Awards in 2020 accelerated one year's worth of Levy proceeds in order to pursue the permanent supportive housing pilot initiative.
Mandatory Housing Affordability (MHA) payments	\$52.3M	In areas subject to MHA requirements, residential and commercial developers' make financial contributions toward affordable housing in cases when they do not opt to pursue a performance option.
Incentive Zoning / Bonus payments	\$2.5M	Residential and commercial developers whose developments received permits prior to MHA implementation continue to make payments to the City under the Incentive Zoning program.
Federal HOME or Other	\$4.5M	
<b>Total</b>	<b>\$115.9M</b>	

OH awarded an additional \$2.3 million to develop 31 permanently affordable homes for first-time homebuyers. OH's Home Repair Program provided over \$622,000 in loans and grants to low-income homeowners to address critical health, safety, and structural issues. OH's HomeWise Weatherization Program expended \$4 million to provide energy efficiency and indoor air quality improvements in affordable apartment buildings serving low income renters and single-family homes with low-income owners.

**Table 4: Homeownership Development Funds**  
permanently affordable, resale-restricted for-sale housing

Fund Source	2020 Funding	Description
Seattle Housing Levy	\$1.31M	The 7-year Seattle Housing Levy dedicates \$14.3 million to a variety of homeownership programs, including development of new permanently affordable for-sale housing
Mandatory Housing Affordability (MHA) payment	\$0.97M	A portion of the developer payment proceeds under the MHA program (see description above, under Rental Housing) is intended for development of permanently affordable, resale-restricted for-sale housing.
<b>Total</b>	<b>\$2.28M</b>	

**Table 5: Home Repair Program Funds**

Fund Source	2020 Funding	Description
Seattle Housing Levy (program income)	\$313,827	Loans made with 1995 Levy home repair loan repayments
Community Development Block Grant	\$108,087	Loans made with CDBG home repair loan repayments
Seattle Housing Levy	\$200,820	Grants made with 2016 Levy funding
<b>Total</b>	<b>\$622,734</b>	

**Table 6: Low-Income Weatherization Program Funds**

Fund Source	2020 Funding*	Description
Seattle City Light	\$1.69M	Energy efficiency improvements to electrically heated homes and apartments in Seattle City Light's service area
Seattle Housing Levy (program income)	\$0.15M	Oil to electric heat conversions; funding comes from 1995 Housing Levy home repair loan repayments
Washington State Capital Budget	\$0.79M	Energy efficiency, asthma reduction and indoor air quality improvements in homes and apartments; funding is provided through the State Energy Matchmaker Program
Federal	\$1.20M	Energy efficiency and indoor air quality improvements in homes and apartments; funding from Department of Health and Human Services, Department of Energy, and Bonneville Power Administration
Puget Sound Energy	\$0.26M	Energy efficiency and health and safety improvements for gas heated buildings
<b>Total</b>	<b>\$4.09M</b>	

\* Indicates capital funds expended in 2020 at grant closure. Grants may have been awarded in an earlier year.

## Emergency Rental Assistance

Unique to 2020, the City also administered \$11.8 million in emergency rental assistance to stabilize low-income renters who were economically impacted by the COVID-19 pandemic. Most funding sourced to Federal appropriations.

To distribute the funds, the City employed a three-pronged strategy to that reached more than 4,400 Seattle renters whose housing stability was jeopardized by the pandemic's economic impacts. The strategy emphasized efficient and trusted partnerships, through a direct contract with United Way of King County's Home Base Eviction Prevention and Rental Assistance Program; innovative delivery mechanisms such as the Seattle Office of Housing's \$5.4 million in direct support to nonprofits that operate rent-dependent affordable housing; and intentionality with respect to historically underserved communities, through the Seattle Human Services Department's direct engagement with community-based organizations, including agencies led by and serving BIPOC, immigrant, and refugee communities.



By end of year, rental assistance had been paid out to 4,400 households. United Way of King County disbursed City-funded aid to almost 2,400 households, 800 of which had children in the home. Aid to households residing in City-subsidized affordable housing reached almost 1,800 households. The strategy ensured that Federal funding could be quickly disbursed in a streamlined manner and equitably: across both the United Way and Office of Housing programs, about three-quarters of rental assistance recipients identified as people of color or of Hispanic ethnicity.

## Capital Funds Leveraged

**Rental Housing Development:** Of the City's total capital investment in rental housing production and reinvestment, \$114.2 million is dedicated to new housing development. This \$114.2 million in OH investment will result in a total investment of \$384 million in new low-income housing, not including funds that pay for ground floor commercial or community spaces. The \$270 million that augments City funding derives from multiple sources, with the largest being private activity bonds and private equity investment through the federal Low-Income Housing Tax Credit program, both of which are administered by the Washington State Housing Finance Commission.

**Homeownership Development:** Ownership development projects can achieve comparable leverage to rental housing. The homebuyer's mortgage and down payment brings the largest share of permanent financing, typically covering one-half to two-thirds of the cost of each home. Other subsidy sources, which can include State Housing Trust Fund, Federal Home Loan bank and HUD's Self-Help Homeownership Program (SHOP) are generally limited. Development of homeownership housing typically leverages between \$4 and \$5 per dollar spent of City funding. The homebuyer's mortgage, borrowed from a conventional mortgage lender, and their down payment amount constitutes the largest share of that leverage, averaging roughly two-thirds of the cost of each home. In addition to sources referenced prior, project sponsors will often supplement available resources with philanthropic and volunteer labor contributions.

### III. PROJECTS FUNDED IN 2020

**Table 7: Rental Housing Program, New Development Projects – Permanent Funding, 2020**

Project Name <i>Project Sponsor</i> Neighborhood	Project Description	Restricted Units			Capital Funding (City Only, \$M)			
		Total	Levy	MHA	Total City	Levy	MHA	Other
<b>Fremont Eclipse</b> <i>GMD Development</i> Fremont/Wallingford	<ul style="list-style-type: none"> <li>Construction of 87 studio, one- and two-bedroom apartments serving families and individuals with incomes up to 50% and 60% AMI</li> <li>An additional 66 non-subsidized units bring total count to 153 units</li> </ul>	87	--	87	15.5	--	15.5	--
<b>Polaris at Lake City</b> <i>Inland Development</i> Lake City	<ul style="list-style-type: none"> <li>Construction of studio, one-, two-, and three-bedroom apartments serving families and individuals with incomes up to 50% and 60% AMI</li> </ul>	260	--	257	12.8	--	12.8	--
<b>Link Studios</b> <i>Mount Baker Housing Association</i> Mount Baker	<ul style="list-style-type: none"> <li>Conversion of a prior building acquisition to permanent financing, extending income and rent restrictions to 2071</li> <li>Studio apartments serve individuals with incomes up to 40% and 60% AMI</li> </ul>	60	--	60	3.0	--	3.0	--
<b>Sacred Medicine House</b> <i>Chief Seattle Club</i> Lake City	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI) and other low-income individuals</li> <li>Special emphasis on urban native people experiencing homelessness</li> </ul>	120	117	--	12.3	10.3	--	2.0
<b>Bitter Lake PSH</b> <i>DESC</i> Bitter Lake	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI)</li> </ul>	100	100	--	5.8	5.8	--	--

Project Name <i>Project Sponsor</i> Neighborhood	Project Description	Restricted Units			Capital Funding (City Only, \$M)			
		Total	Levy	MHA	Total City	Levy	MHA	Other
<b>Green Lake PSH</b> <i>DESC</i> Green Lake	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI)</li> </ul>	124	124	--	11.2	11.2	--	--
<b>Greenwood PSH</b> <i>Inland Group / Catholic Housing Services</i> Greenwood	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI)</li> </ul>	66	66	--	15.7	15.7	--	--
<b>Ballard Crossing PSH</b> <i>Inland Group / Plymouth Housing</i> Ballard	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI)</li> </ul>	79	79	--	11.5	11.5	--	--
<b>Good Shepherd Housing</b> <i>Low Income Housing Institute</i> Central District	<ul style="list-style-type: none"> <li>Construction of permanent supportive housing (studio apartments) serving individuals experiencing chronic homelessness (0-30% AMI)</li> </ul>	102	102	--	6.5	1.5	3.0	2.0
<b>Elizabeth Thomas Townhomes</b> <i>FAME/Equity Alliance of Washington and Catholic Housing Services</i> Rainier Beach	<ul style="list-style-type: none"> <li>New construction of studio, one-, two-, and three-bedroom apartments serving very low-income (&lt;50%AMI) and low-income (&lt;60%AMI) families and individuals</li> <li>FAME-EAW-CHS partnership includes two BIPOC-led organizations, including Seattle's oldest Black church (estd 1886)</li> <li>Commercial space is intended for social service organizations responsive to community priorities</li> </ul>	119	--	119	7.0	--	7.0	--

Project Name <i>Project Sponsor</i> Neighborhood	Project Description	Restricted Units			Capital Funding (City Only, \$M)			
		Total	Levy	MHA	Total City	Levy	MHA	Other
<b>Mount Zion Senior Housing at 19th</b> <i>Mount Zion Housing Development</i> Central District	<ul style="list-style-type: none"> <li>Redevelopment of an existing aging fourplex into 61 new studios and one-bedroom apartments serving extremely low-income (&lt;30%AMI) and low-income (&lt;60%AMI) seniors</li> <li>Mount Zion is Seattle's second-oldest black church (estd 1890); this project leverages existing Church-owned property</li> <li>Other community benefits include senior service space</li> </ul>	61	--	61	8.4	--	6.4	2.0
<b>YWCA Fifth and Seneca</b> <i>YWCA</i> Downtown	<ul style="list-style-type: none"> <li>Building rehabilitation and conversion of 125 single-room-occupancy units to 114 studio and one-bedroom apartments for very low-income women</li> <li>23 unit set-aside for women with disabilities</li> <li>OH investment adds this existing property to the OH portfolio</li> </ul>	114	--	114	4.5	--	4.5	--
<b>Total – New Development, Permanent Funding</b>		<b>1,286</b>	<b>588</b>	<b>698</b>	<b>114.3</b>	<b>56.0</b>	<b>52.3</b>	<b>6.0</b>

**Table 8: Rental Housing Program, Preservation, 2020**

Project Name <i>Project Sponsor</i> Neighborhood	Project Description	Restricted Units			Capital Funding (City Only, \$M)			
		Total	Levy	MHA	Total City	Levy	MHA	Other
<b>Kerner-Scott House</b> <i>DESC</i> South Lake Union	<ul style="list-style-type: none"> <li>Exterior, safety, and sustainability updates to permanent supportive housing constructed in 1997</li> <li>OH regulatory agreement extended through 2071</li> </ul>	40	40	--	1.7	0.7	--	1.0
<b>Total – Preservation</b>		<b>40</b>	<b>40</b>	<b>--</b>	<b>1.7</b>	<b>0.7</b>	<b>--</b>	<b>1.0</b>

**Table 9: Rental Housing Program, New Development Projects – Acquisition Only, 2019**

Project Name <i>Project Sponsor</i> Neighborhood	Project Description	Restricted Units			Capital Funding (City Only, \$M)			
		Total	Levy	MHA	Total City	Levy	MHA	Other
<b>Three-Property Acquisition</b> <i>Seattle Housing Authority</i> Othello, Central District, and Rainier Beach	<ul style="list-style-type: none"> <li>• Preservation of three buildings offering 259 one-, two- and three-bedroom apartments</li> <li>• 20-year financing City adds 234 of these existing SHA apartments to the OH financial and regulatory portfolio</li> <li>• Affordable to families and individuals with incomes limited to 30%, 50%, 60%, and 80% AMI</li> </ul>	259	234	--	14.8	14.8	--	--
<b>Trenton Site</b> <i>Mt. Baker Housing Association</i> Rainier Beach	<ul style="list-style-type: none"> <li>• Site acquisition for rental housing for families and individuals</li> </ul>	200	200	--	3.5	3.5	--	--
<b>Total – Acquisition</b>		459	424	--	18.3	18.3	--	--

Note: An additional acquisition loan, to GMD Development to acquire the Fremont Eclipse site, was made in 2020 but also repaid via a permanent financing award in 2020; for this reason it is included on the new development table but not this table.

**Table 10: Homeownership Program, New Development Projects, 2020**

Project Name <i>Project Sponsor</i> Location	Project Description	Total Funded Units	Levy Units	MHA Units	Capital Funding (\$M)			
					Total City \$	Levy \$	MHA \$	Other \$
<b>South Park Cottages</b> <i>Habitat for Humanity, Seattle-King County</i> South Park	<ul style="list-style-type: none"> <li>New construction of 13 resale-restricted, permanently affordable two-bedroom cottages</li> </ul>	13	13	--	0.910	0.910	--	--
<b>Trenton Four</b> <i>Habitat for Humanity, Seattle-King County</i> Westwood	<ul style="list-style-type: none"> <li>New construction of 4 resale-restricted, permanently affordable three- and four-bedroom townhomes for low-income first-time homebuyers</li> </ul>	4	4	--	0.400	0.400	--	--
<b>The 410</b> <i>Habitat for Humanity, Seattle-King County</i> Capitol Hill	<ul style="list-style-type: none"> <li>Conversion of 6 aging rental apartments to 14 resale-restricted, permanently affordable condominium units</li> <li>New homes will include 7 studios and one-bedrooms and 7 two- and three-bedrooms</li> </ul>	14	--	14	0.970	--	0.970	--
<b>Total</b>		<b>31</b>	<b>17</b>	<b>14</b>	<b>2.280</b>	<b>1.310</b>	<b>0.970</b>	<b>--</b>

In addition to these development loans, OH converted three prior down payment assistance loans to permanent financing to facilitate Habitat for Humanity's acquisition and rehabilitation of three single-family homes. This conversion will allow the homes to remain permanently affordable to successive homebuyers.

**Table 11: Home Repair Program, Loans and Grants, 2020**

Type of Assistance	Project Description	Awards Made*	Total Funding	Average Assistance
Loans	Repairs that address critical health, safety, and structural integrity issues. Typical repairs include roof replacements, side sewer repairs, plumbing repairs and electrical upgrades. Low or no interest loans, with option for deferred payment for some borrowers. Homeowners often also receive additional grants for weatherization improvements.	20	\$421,514	\$21,076
Grants	Repairs that address immediate health, safety, and structural integrity issues, and repairs needed to access weatherization grants. Grants are provided to owners unable to access a home repair loan.	30	\$200,820	\$6,694
<b>Total</b>		<b>50</b>	<b>\$622,334</b>	

\*Some homeowners are eligible to combine a grant and a loan. The 50 awards shown above supported 46 unduplicated households.

**Table 12: Low-Income Weatherization Program, Completed Projects, 2020**

Project Name	Owner	Project Description	Units	Funding
<b>Single-Family Home Weatherization</b>	<b>Low-income homeowners citywide</b>	<b>Energy efficiency and indoor air quality upgrades at single-family homes, such as insulation, air sealing, new heating systems, hot water heaters, and bathroom fans</b>  <b>Average grant amount: \$15,853</b>	<b>35</b>	<b>\$554,878</b>
<b>Single-Family Oil-to-Electric Conversions</b>	<b>Low-income homeowners citywide</b>	<b>Convert single-family homes from oil furnaces to ducted electric heat pump heating systems</b>	<b>5</b>	<b>\$153,092</b>
Alma Gamble Apartments	GD Association	Insulation, air sealing, installation of efficient common-area lighting fixtures	12	\$117,969
Cedarvale Village	Seattle Housing Authority	Insulation; air sealing; installation of heat recovery ventilator, ductless heat pump, and heat pump domestic hot water system	24	\$462,663

Project Name	Owner	Project Description	Units	Funding
Eastern Hotel 2	InterIm CDA	Boiler replacement	47	\$55,115
High Point Block C	Seattle Housing Authority	Boiler replacement; air sealing; installation of heat recovery ventilator and in-unit and exterior high-efficiency light fixtures	48	\$410,037
Jefferson Terrace	Seattle Housing Authority	Installation of efficient lighting fixtures and elevator controls	299	\$159,770
Jubilee Women's Center	Jubilee Women's Center	Boiler repair, duct sealing, ventilation	16	\$63,494
Labateyah Youth Home	United Indians of All Tribes	Boiler repair, thermostat upgrade, insulation, air sealing, ventilation, installation of high-efficiency light fixtures	18	\$223,363
Longfellow Creek	Seattle Housing Authority	Air sealing	83	\$50,000
Norman Mitchell Manor Apartments	GD Association	Insulation, air sealing, installation of efficient common-area lighting fixtures	22	\$57,682
Ravenna School Condominium	Seattle Housing Authority	Installation of ductless heat pump	39	\$12,331
Roxhill Court	Seattle Housing Authority	Installation of ductless heat pump, air sealing	24	\$138,910
Sojourner Place	Jubilee Women's Center	New high efficiency boiler, air sealing, ventilation, and refrigerators	7	\$76,963
Wisteria Court	Seattle Housing Authority	Air sealing, installation of efficient exterior lighting fixtures	95	\$195,475
<b>Multifamily Weatherization Totals</b>			<b>734</b>	<b>\$2,023,773</b>
<b>Common Area Lighting Upgrades</b>	<b>Seattle Housing Authority</b>	<b>Electricity efficiency upgrades for lighting in 14 buildings' lobbies, hallways, and other shared spaces</b>	<b>NA</b>	<b>\$158,745</b>

## IV. HOUSING INVESTMENTS THROUGHOUT SEATTLE

Housing equity and equitable development are advanced through City location priorities for housing investment. Seattle housing policies direct investments to neighborhoods where low-income residents, including many people of color, face displacement due to rising rents and gentrification. This affordable housing helps sustain cultural communities and enables residents to stay in their neighborhoods as transit and other improvements are made. Seattle housing policies also direct investments to higher cost areas where many opportunities are available, including schools, transportation, and amenities.

OH prioritizes investments in locations that:

- Provide access to frequent transit
- Provide access to opportunity
- Advance equitable development goals and address displacement
- Serve needs of residents



Rendering: Mount Zion Housing Development's Senior Housing at 19<sup>th</sup>, funded 2020

In addition, for purposes of investing payment funds from the Mandatory Housing Affordability program, OH considers a project's proximity to areas where development activity has generated payment contributions.

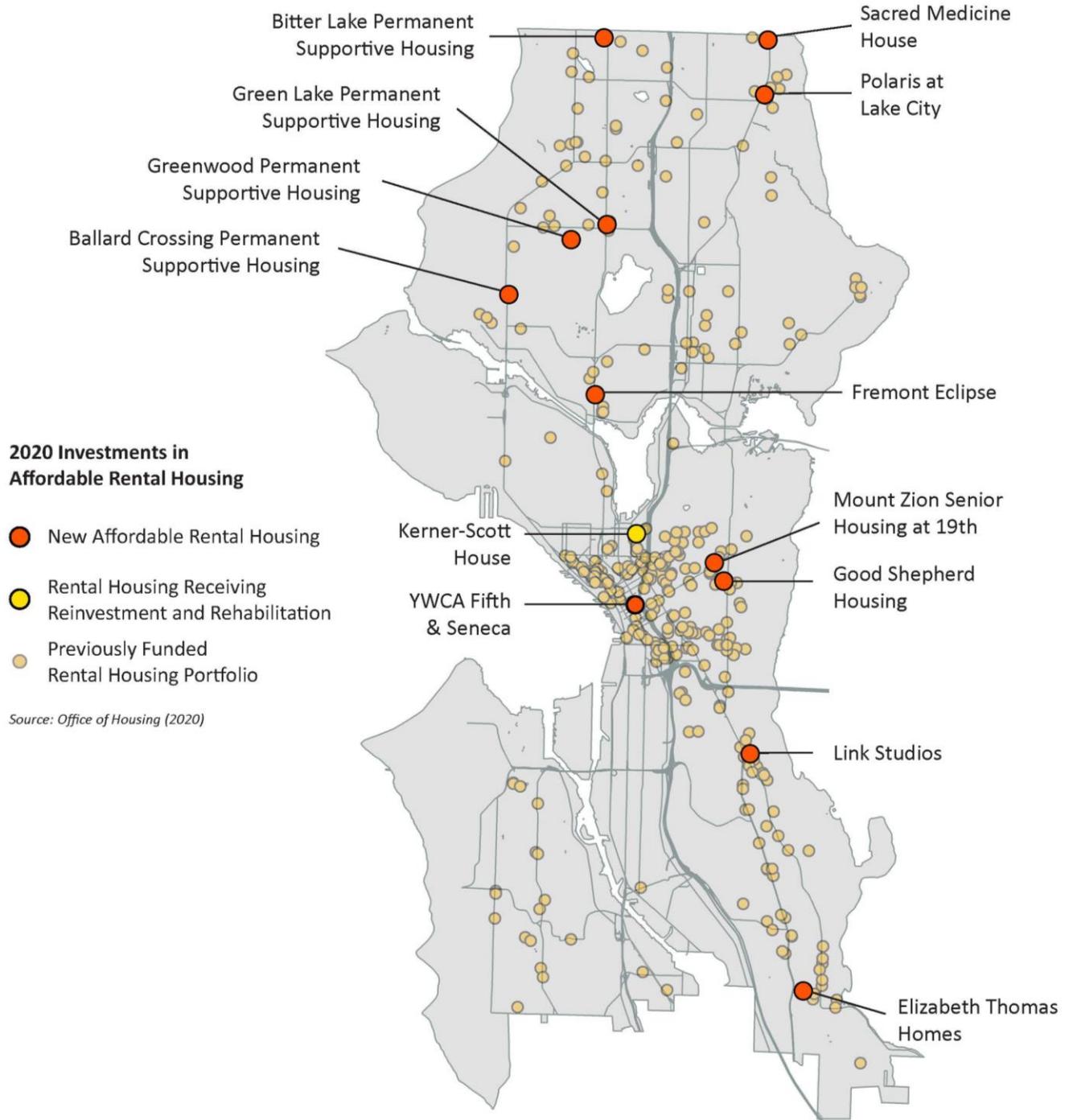
The following maps and table illustrate how the location of OH-funded affordable housing addresses City priorities.

- Map A: Rental Housing Investments
- Map B: Homeownership Investments
- Map C: Weatherization and Home Repair Investments
- Map D: Location Within Urban Center/Urban Village Boundaries
  - Table 13: OH Investments by Urban Center/Urban Village
- Map E: Access to Frequent Transit Service
- Map F: Access to Opportunity Index
- Map G: Displacement Risk Index

*Note: Maps D-G overlay OH-funded projects on maps produced for the [Office of Planning and Community Development's Growth and Equity Analysis \(May 2016\)](#). This report describes the data and methodology used to create the Displacement Risk and Access to Opportunity Indices.*

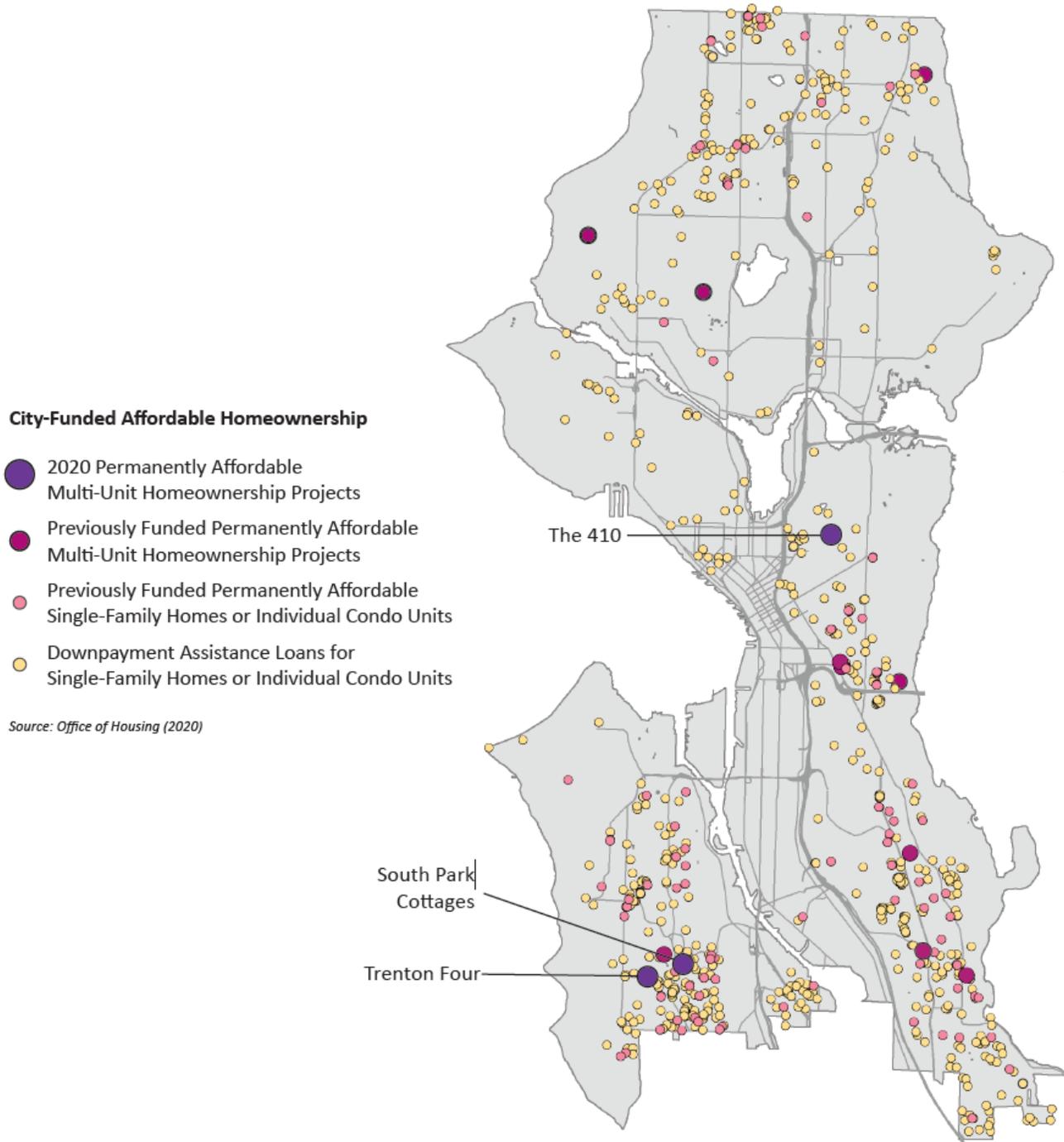
## Map A: Rental Housing Investments

OH funds production and preservation of rental housing that will serve low-income Seattle residents for a minimum of 50 years.



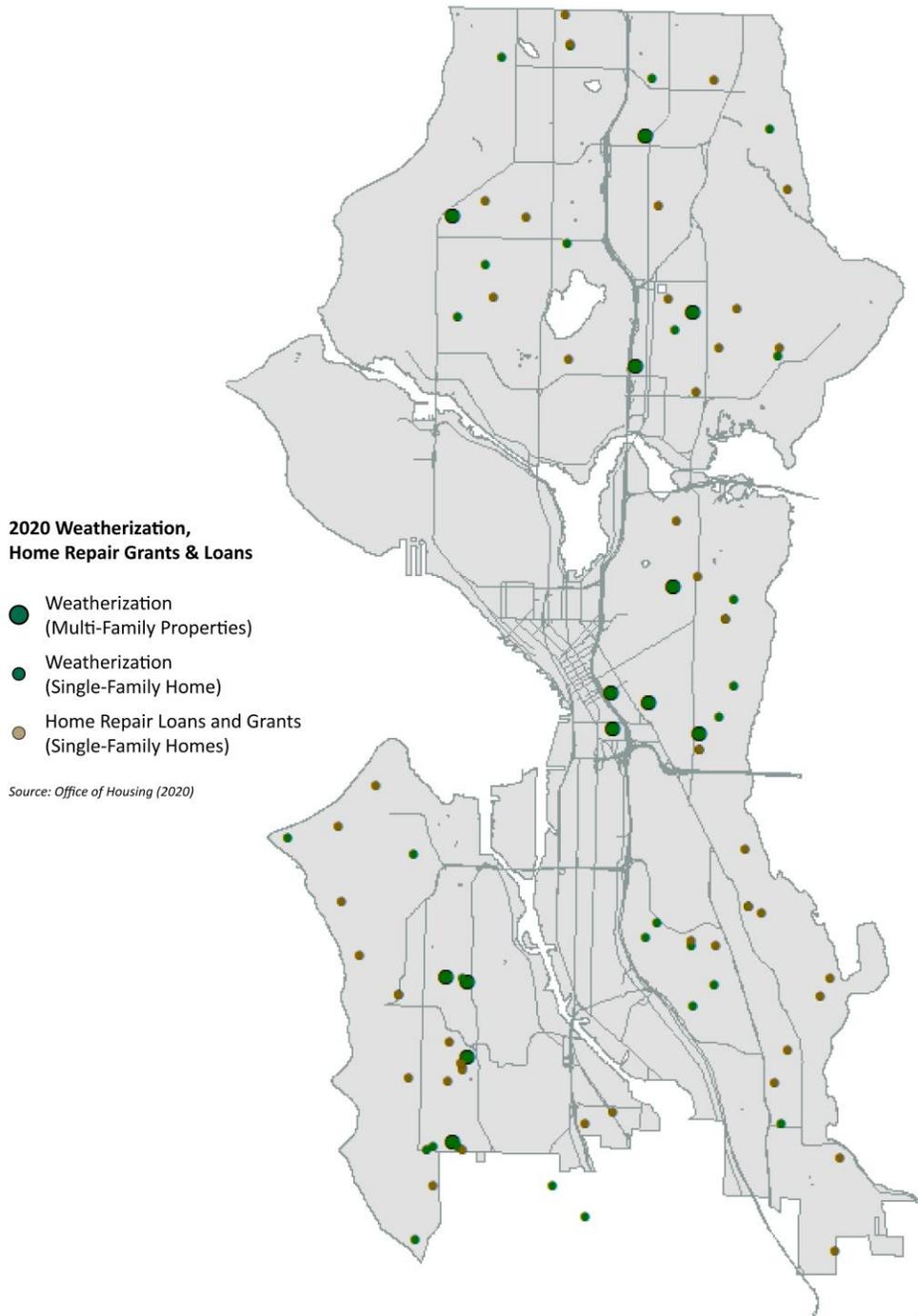
## Map B: Homeownership Investments

OH creates opportunities for first-time homebuyers through investments in permanently affordable homes as well as down payment assistance loans.



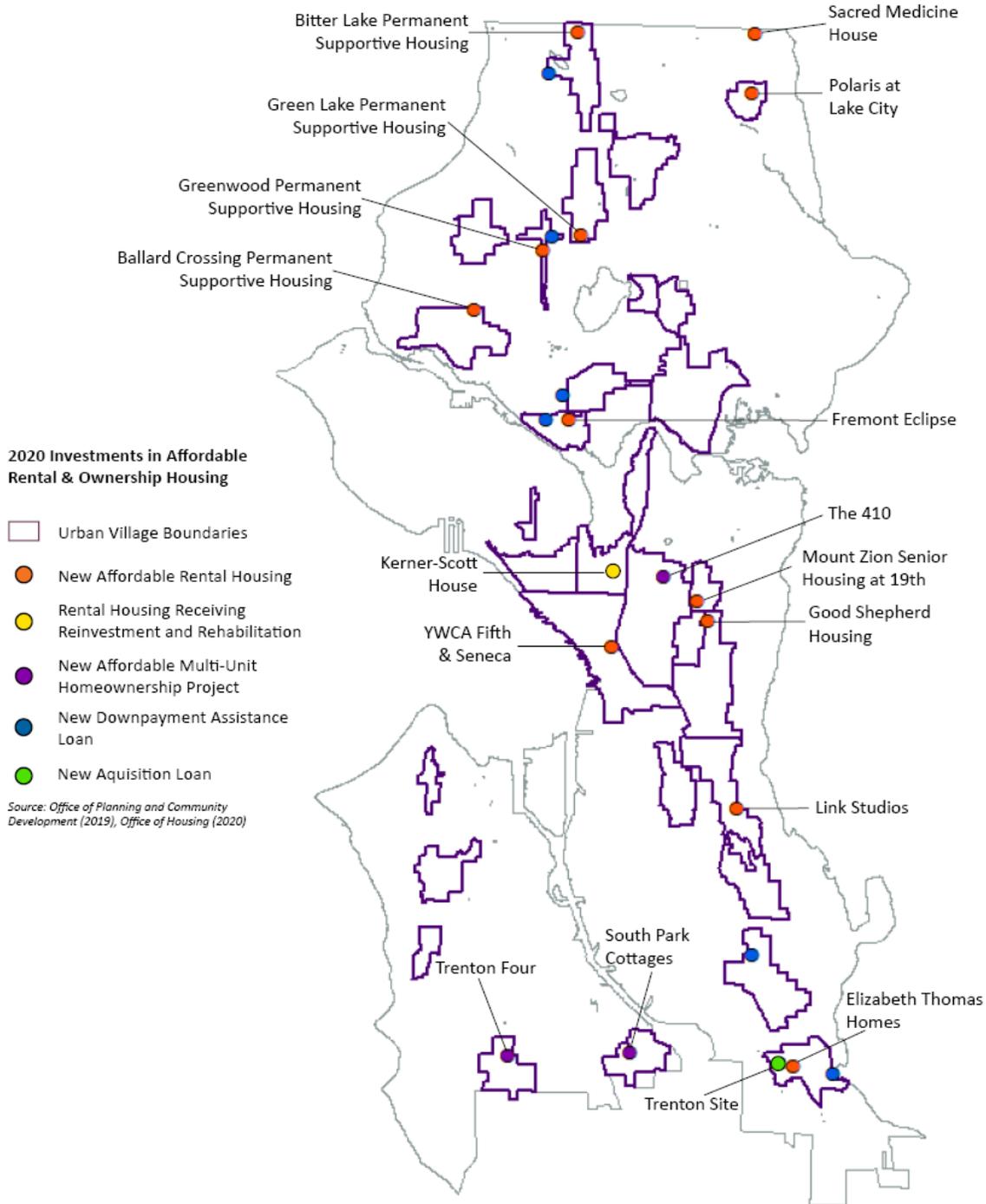
## Map C: Weatherization and Home Repair Investments

OH funds critical health and safety repairs, helping low-income homeowners preserve their most important financial asset and remain in their homes. OH also funds energy conservation and related indoor air quality improvements, enhancing health and living conditions and lowering utility bills for low-income owners and tenants.



## Map D: Location Within Urban Village Boundaries

OH prioritizes investments throughout the city, including in Seattle’s most amenity-rich neighborhoods in terms of transit, schools, parks, retail and other services, in alignment with the City’s Urban Village strategy.



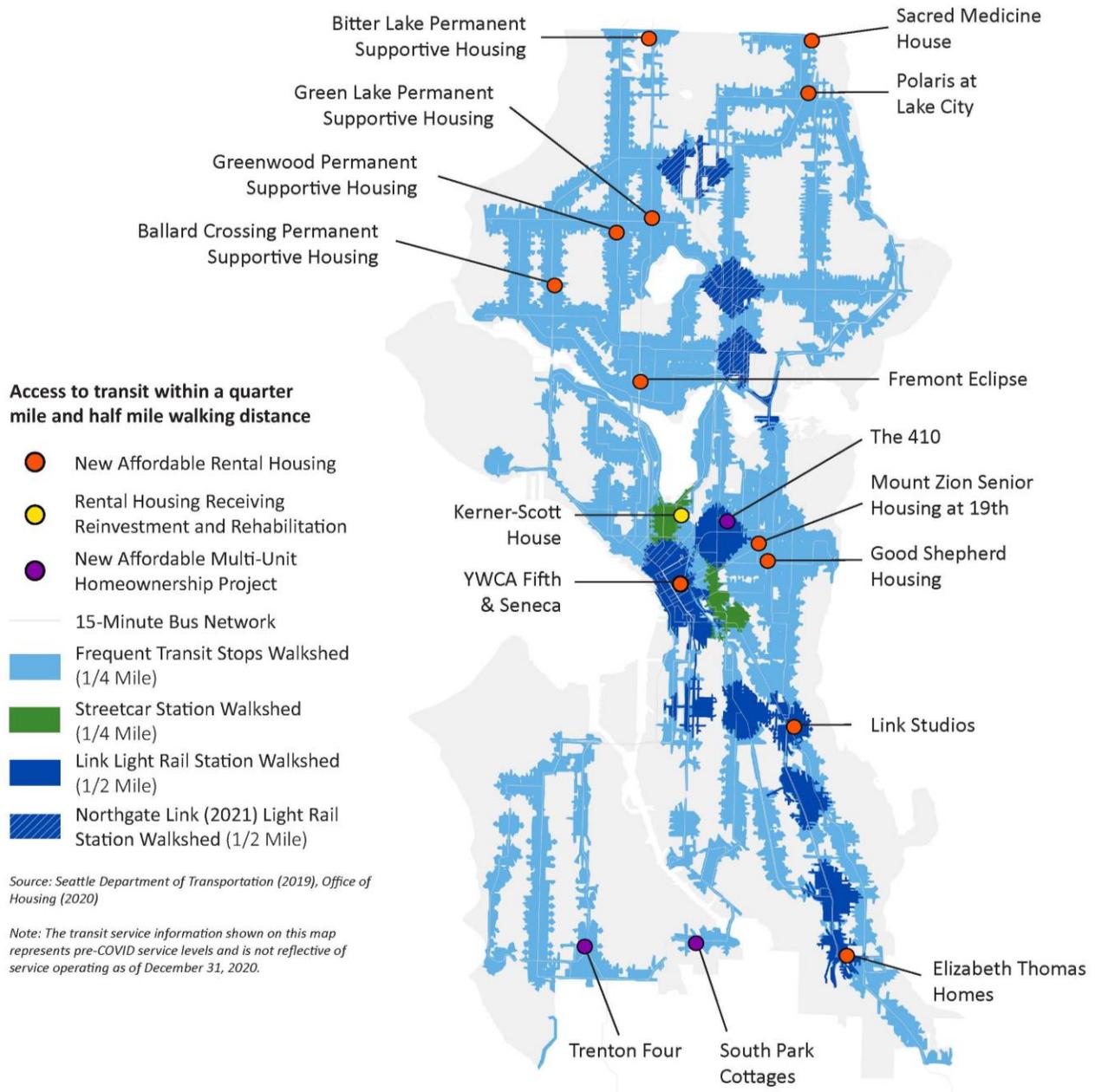
**Table 13: OH Investments by Urban Center/Urban Village**

**For new development of rental and for-sale housing**

Urban Center and Urban Village Groupings <sup>1</sup>	Projects Funded in 2020		
	Project Name(s)	Funded Units	Total City \$M
Downtown	5 <sup>th</sup> and Seneca (114)	114	\$4.50
South Lake Union			
First Hill/Capitol Hill Eastlake	The 410 (homeownership)	14	\$0.97
Northgate Lake City	Polaris Lake City (257) Sacred Medicine House (117)	374	\$25.10
University District			
Uptown & Upper Queen Anne			
West Seattle Junction Admiral Morgan Junction Westwood-Highland Park South Park	South Park Cottages (homeownership) Trenton 4 (homeownership)	17	\$1.31
Mt. Baker North Beacon Hill Columbia City Othello Rainier Beach	Link Studios (60) Elizabeth Thomas Homes (119)	179	\$10.00
23rd & Union-Jackson Madison-Miller	LIHI Good Shepherd (102) Mt Zion Senior Housing at 19 <sup>th</sup> (61)	163	\$14.90
Wallingford Fremont Roosevelt Green Lake	Eclipse Fremont (87)	87	\$15.50
Crown Hill Ballard Greenwood-Phinney Ridge	Ballard Crossing PSH (79) Greenwood PSH (66)	145	\$27.20
Bitter Lake Village Aurora-Licton Springs	DESC Bitterlake PSH (100) DESC Green Lake PSH (124)	224	\$17.00
<b>Total</b>		<b>1,286 rental</b> <b>31 for-sale</b>	<b>\$114.3 rental</b> <b>\$2.3 for sale</b>
<sup>1</sup> These geographic areas are defined in the Council-adopted Housing Funding Policies, with two corrections (Lake City and Eastlake) that will be adjusted in the upcoming update to those Policies. Investments made outside urban center and urban village boundaries are grouped with the nearest urban center or village.			

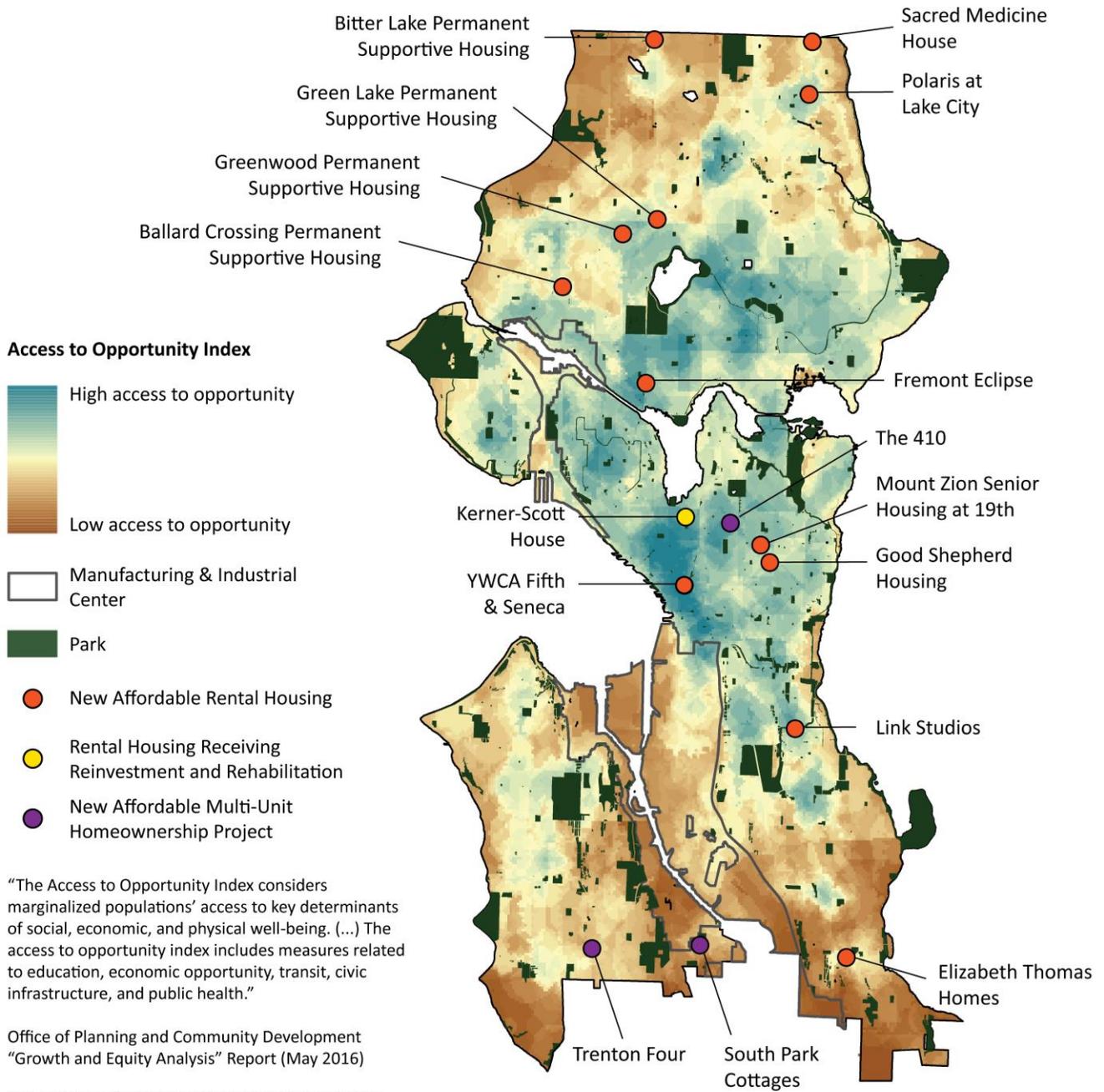
## Map E: Access to Frequent Transit Service

Access to transit is a priority for all OH investments, as transportation costs are second only to housing costs for most low-income households and many low-income households do not own a car. In particular, OH prioritizes locations near high capacity transit and light rail station areas, both existing and planned.



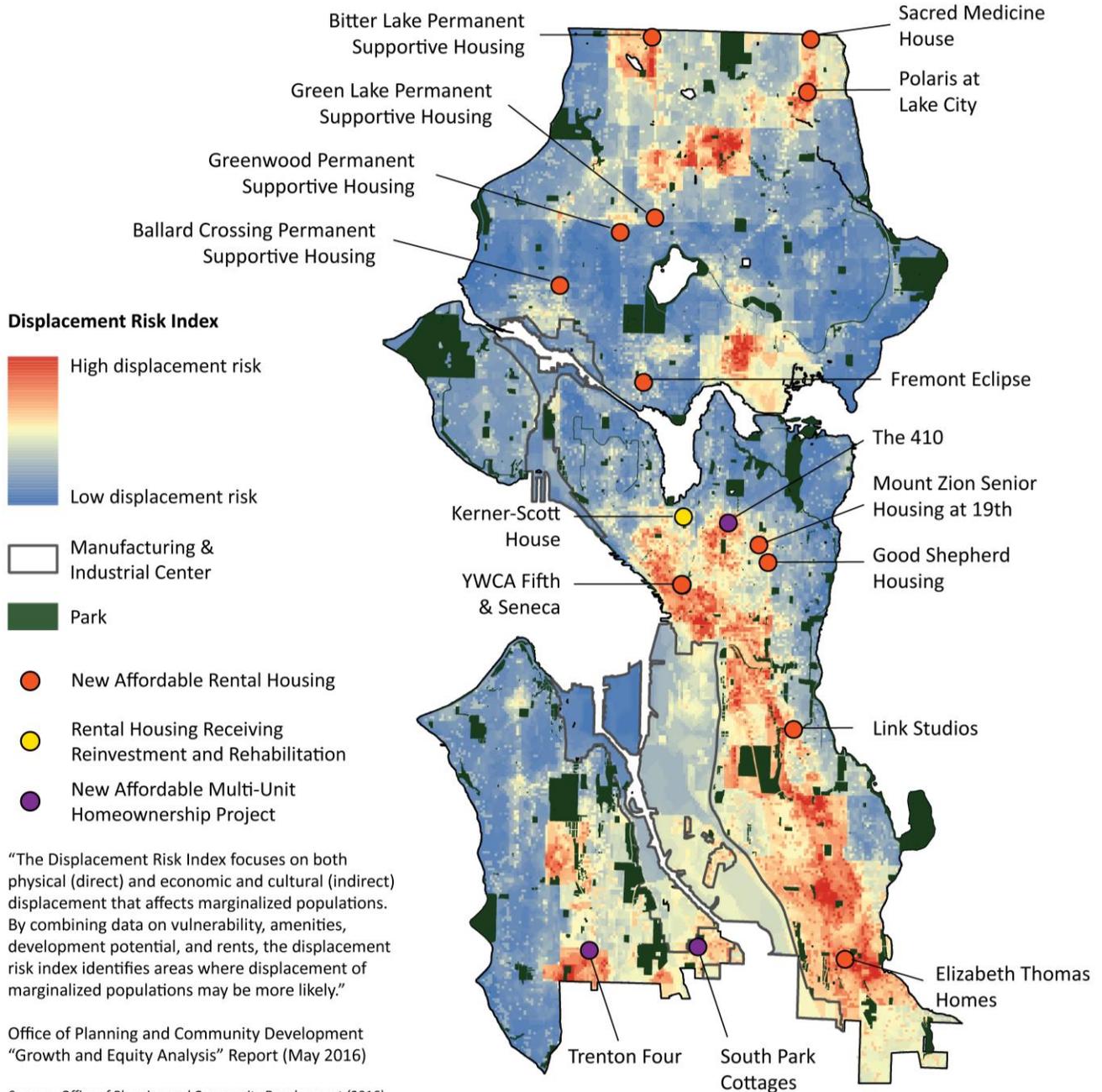
## Map F: Access to Opportunity Index

OH prioritizes investments in locations that afford low-income residents the greatest access to opportunities such as jobs, quality education, parks and open space, and services.



## Map G: Displacement Risk Index

OH prioritizes locations that support community development investments in low-income communities, including neighborhoods where marginalized groups have historic roots or access to culturally relevant business and services, and locations where low-income residents have a high risk of displacement.



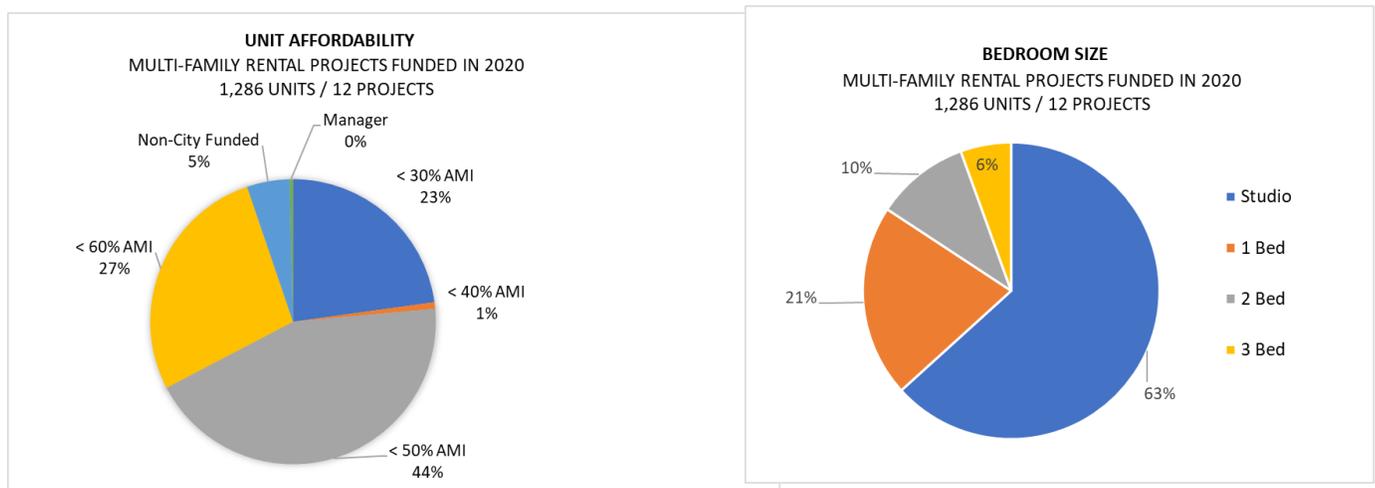
## V. RENTAL AFFORDABILITY, UNIT SIZES, AND POPULATIONS SERVED

### Funding Priorities

Rental housing projects funded in 2020 include both population-specific housing and buildings that are open to any income-eligible resident.

The projects address the range of City population priorities contained in the OH Housing Funding Policies adopted by City Council. Release of three separate notices of funding availability allowed OH to use separate solicitations both to emphasize various population priorities, as with the permanent supportive housing pilot initiative which focused on people experiencing homelessness; it also allowed the solicitations to focus on other priority areas, including equitable housing outcomes through a focus on projects sponsored by BIPOC-led organizations.

- **Homeless individuals and families:** 6 buildings to serve people experiencing homelessness, each approved under the PSH pilot initiative;
- **Seniors and people with disabilities:** All of the PSH pilot buildings will serve people with multiple special needs and one additional building (Mt Zion Senior Housing at 19<sup>th</sup>) will serve seniors;
- **Low-wage working families and individuals:** 4 buildings representing 523 apartments serving a range of household incomes and family types.



### Selected 2019 Income Levels

AMI = Area Median Income

	30% AMI	50% AMI	60% AMI
<b>Single person</b>	\$23,250	\$38,750	\$46,500
<b>3-person household</b>	\$29,900	\$49,800	\$59,800

## VI. HOUSEHOLDS SERVED BY PROGRAM

Through investment of Housing Levy and other housing funds over the past 40 years, over 19,000 income- and rent-restricted apartments in City-funded rental housing are currently in operation or under development. In addition, over 1,050 homebuyers purchased their first home with an affordable City-funded loan, including buyers who purchased one of 200 permanently affordable homes developed with City assistance.

### Rental Housing

In 2019, the year of the latest available data<sup>1</sup>, 13,658 OH-funded affordable apartments had been in operation for a year or more. This housing served 14,839 resident households over the course of the year.

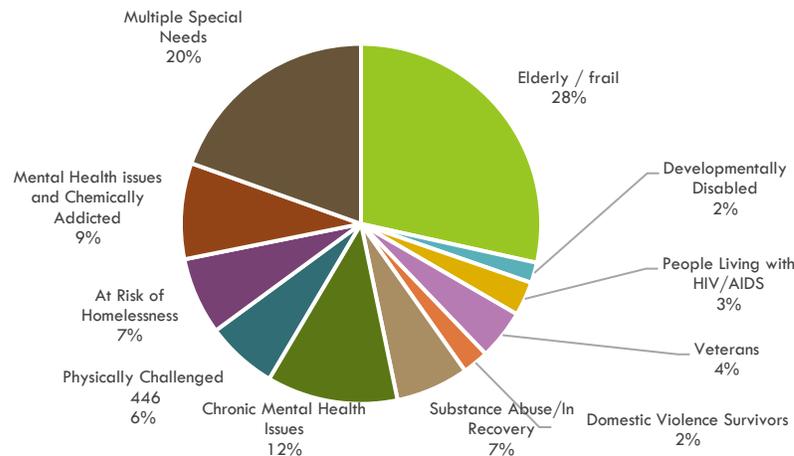
- **Extremely low incomes:** 73% of households with income at or below 30% AMI
- **People of color or Hispanic:** 62% of the 90% of residents reporting demographic information, a higher proportion than among Seattle’s lower income renter households
- **Special needs:** About half of all renter households served (6,975 households) were identified as having special needs

**Race/Ethnicity of Residents  
Renter Households, 2019**

Percentages are based on the number of households reporting (90%)

- 38% White
- 31% Black/ African American
- 13% Asian/ Pacific Islander
- 6% Hispanic
- 8% Multi-racial

**Special Needs Households Served**  
6,975 households (of 14,933 renter households served), 2019



<sup>1</sup> The Office of Housing imports racial and demographic information from a web based annual reporting application that is administered by the Washington State Housing Finance Commission. Data are available only for households residing in units where the Commission or the State Housing Trust Fund joined the Office of Housing as a capital funder.

## Homebuyer Assistance

OH has provided purchase assistance for first-time homebuyers since the early 1990's, using Housing Levy proceeds, federal grants, and other fund sources. Households with incomes up to 80% AMI are eligible, although some programs are designed to serve a lower income population. In recent years, OH has funded an increasing amount of permanently affordable for-sale housing, which is available at an affordable price upon resale for eligible home buyers for at least 50 years.

Home purchase assistance promotes more diverse and equitable neighborhoods, and provides opportunity for households with lower incomes, and for racial and ethnic groups with lower rates of homeownership, to increase their wealth. Demographic data is based on 392 first-time homebuyers assisted over the course of the past two housing levies.

Home purchase assistance has been provided to:

- **Race / ethnicity:** 46% of homebuyers reporting demographic data identified as people of color or of Hispanic ethnicity
- **Low income households:**
  - 1% Extremely Low-Income (up to 30% AMI)
  - 37% Very Low-Income and Low-Income (31% - 60% AMI)
  - 62% Low-Income/Moderate Income (61% - 80% AMI)

Race/Ethnicity of Homebuyer Households 2010 - 2020
• 54% White
• 19% Asian/ Pacific Islander
• 19% Black/ African American
• 4% Hispanic
• 2% Multi-racial
• 1% American Indian/ Alaska Native

## Home Repair

The Home Repair program assists low-income homeowners to make critical repairs that address safety concerns or threats to their homes' physical condition. The program also acts as an important anti-displacement tool, enabling low-income homeowners to stay in their homes even in the face of a cracked side sewer or a failing roof. Forms of financial aid include loans to homeowners with incomes up to 80% AMI and grants to homeowners with incomes up to 50% AMI.

In 2020, the program availed 20 loans and 30 grants to 46 homeowners (four households participated in two transactions).

- **Race / ethnicity:** 45% of those homeowners reporting demographic data identified as people of color or of Hispanic ethnicity
- **Low-income households:**
  - 68% Extremely Low-Income (up to 30% AMI)
  - 14% Very Low-Income (31% - 50% AMI)
  - 8% Low-Income (51% - 60% AMI)
  - 1% Low-Income/Moderate Income (61% - 80% AMI)
- **Older adults:** 47% of households had at least one member who was 60 or older

Race/Ethnicity of Reporting Homeowners Receiving Home Repair Grants and Loans, 2020
• 55% White
• 17% Asian/ Pacific Islander
• 21% Black/ African American
• 4% Hispanic
• 2% Multi-racial

## Weatherization Grants

The Weatherization Program provides grants for energy conservation and indoor air quality improvements, resulting in lower energy bills and healthier homes. Assistance is available for low-income homeowners up to 80% AMI. In rental housing at least half the residents must be low-income, generally up to 60% AMI. Household eligibility requirements and allowable uses of funds vary somewhat depending on the fund source used. Demographic data of households served is reported for buildings that passed inspections in 2020 but not necessarily reaching the point of project close-out.

### Multifamily Housing

Program investments in multifamily buildings orient primarily to subsidized housing properties, including buildings owned and operated by nonprofit or other mission-driven housing providers, Seattle Housing Authority, and King County Housing Authority. These investments improve residents' living conditions, reduce operating costs for housing providers, and help preserve the buildings for the long-term.

Demographic analysis reflects data for approximately 773 renter households:

- **People of Color:** 85% of reporting households
- **Low-income households** (94 Households did not report):
  - 2% Extremely Low-Income (up to 30% AMI)
  - 37% Very Low-Income (31% - 50% AMI)
  - 59% Low-Income (51% - 60% AMI)
  - 2% Low-Income/Moderate Income (61% - 80% AMI)

### Single Family Homes

In 2020, OH staff inspected and approved energy efficiency and health and safety upgrades at 52 single family homes, most of which were owner-occupied. Residents of these homes, all of whom were low-income, benefit from improved health and quality of life, lower utility bills, and home upgrades that will improve the durability and sustainability of their homes.

Demographic analysis reflects data for approximately 52 single-family households:

- **People of color:** 50% of reporting households
- **Low income households** (10 households did not report):
  - 33% Extremely Low-Income (up to 30% AMI)
  - 19% Very Low-Income (31% - 50% AMI)
  - 15% Low-Income (51% - 60% AMI)
  - 33% Low-Income/Moderate Income (61% - 80% AMI).

**Race/Ethnicity**  
Residents of Multifamily Homes  
receiving Weatherization Grants  
729 reporting households, 2020

- 15% White
- 27% Black/ African American
- 41% Asian/ Pacific Islander
- 3% Hispanic
- 2% Multi-racial
- 13% American Indian/Alaskan Native

**Race/Ethnicity**  
Residents of Single-Family Homes  
receiving Weatherization Grants  
52 households reporting, 2020

- 50% White
- 7% Black/ African American
- 33% Asian/ Pacific Islander
- 7% Hispanic
- 2% Multi-racial
- 2% American Indian/Alaskan Native

## MORE INFORMATION

For more information, contact the City of Seattle Office of Housing or visit [www.seattle.gov/housing](http://www.seattle.gov/housing).

**Office:** Seattle Municipal Tower  
700 Fifth Avenue, Suite 5700  
Seattle, WA 98104

**Mail:** City of Seattle Office of Housing  
PO Box 94725  
Seattle, WA 98124-4725

**Phone:** 206.684.0721

**Email:** [housing@seattle.gov](mailto:housing@seattle.gov)