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# Exhibit A: Executive Summary

## City of Olympia

The City of Olympia has extensively gathered and analyzed data and engaged our residents to assess the community's housing needs. These endeavors included a Missing Middle Initiative, an effort to increase housing production and range of housing options by allowing more than one housing unit per lot. The City engaged Olympians on the issue of homelessness and from the engagement emerged the One Community plan, a roadmap for addressing homelessness. A Housing Needs Assessment identified, among other things, the need for more housing production and preservation and a need for a range of housing types to meet current and anticipated demand. The 2023-2027 Consolidated Plan deepened our knowledge about housing needs and instability in Olympia. It provided data on the cost to produce and preserve housing as well as data on housing cost burden. The Assessment of Fair Housing highlighted populations of our community who are regularly shut out of wealth-building opportunities through homeownership, or restricted access to housing that is affordable, accessible, and meets their needs.

Through this work the City has remained resolute in our commitment to reducing barriers to affordable housing. We've adopted a Housing Action Plan identifying 71 actions intended to meet the community's affordable housing needs. Within two years we've completed 19 of these actions and we are actively making progress on another 20. We've adopted development incentives to encourage production of housing. We've established a dedicated funding source to assist in the costs to develop housing. We've provided funding to ensure residents' homes are safe and healthy for them to live in. We've launched new programs and expanded existing ones, built relationships with housing developers, and implemented tenant protections. We've expanded the number of staff doing housing related work and have made conscious and purposeful efforts to collaborate across departments with planning, climate, and economic development staff to increase and preserve a range of housing so that all Olympians have access to safe, affordable housing. Our work is not complete though. These efforts have largely focused on rental housing and while the City has made significant strides in this sector, there is still much work to be done around homeownership. This is why the City's proposal for PRICE grant funding is focused on creating new units of affordable homeownership through a cooperatively owned manufactured home park.

Homeownership is the primary means for wealth building in the United States. The average homeowner's net worth is forty times that of a typical renter (Federal Reserve). It's a way to increase housing stability, financial stability, and a sense of community belonging. Homeownership creates opportunities and limits the uncertainty of a person's housing cost. It builds intergenerational wealth that can be leveraged to improve health, education, employment, and to provide generations of children a life more secure than that led by their parents and grandparents.

Yet, several factors impact a low-income household's ability to become homeowners and the nation's long-standing, discriminatory real estate and lending practices have resulted in disparities between homeownership among whites and homeownership among Blacks, Hispanics, and people of color. Olympia is not immune to this nation-wide problem and racially discriminating practices are not the only barriers to homeownership for City of Olympia residents.

To meet the demand for housing appropriate for homeownership there is a need for increased organizational capacity among housing developers. There is a need for capital funding to build and preserve new units. Lastly, there is a need for more robust sources of funding subsidies and resources necessary to make homeownership a reality for low-income households.

This grant application outlines the City's strategy to remove these barriers. With PRICE funds the City will undertake the following activities:

1. Provide capacity building support to the Northwest Cooperative Development Center in creating the community's first resident-owned manufactured home community from its inception.
2. Provide capital funding to support the creation of new manufactured homeownership units.
3. Provide funding for acquisition of the selected project site.
4. Provide capital funding to construct a new major collector street connecting Pacific Avenue Southeast and Ensign Road.
5. Provide relocation assistance to residents of a large encampment where the park will eventually reside.
6. Provide funding for negative environmental site impact mitigation and wetland protection.

The proposed activities align with 9 of the 11 U.S. Department of Housing and Urban Development's (HUD) Strategic Plan goals and objectives. The proposal will support underserved communities; advance housing justice; advance sustainable communities; guide investment in climate resilience; ensure access to and increase production of affordable housing; invest in the success of communities; increase the supply of housing; promote homeownership; and advance sustainable homeownership.

### Proposed Project

The project will establish a new resident-owned manufactured home community, Woodard Creek Manufactured Community, on property purchased by the City of Olympia. A new resident-owned manufactured home community and supporting infrastructure will then be built in partnership with Northwest Development Community Development Center (NWCDC), among other partners. The project will add 50+ units of manufactured housing for households whose income does not exceed 80% of area median income. Because the housing will be resident owned, it will make it easier for residents to remain housed. Manufactured homes are quicker and less expensive to produce and will increase the variety in housing choice. The project will expand and strengthen the partnership between the Thurston County jurisdictions and NWCDC, which will lead the way in building out the manufactured home community, qualifying the residents, and providing guidance and support to the community's residents to ensure long-term affordability.

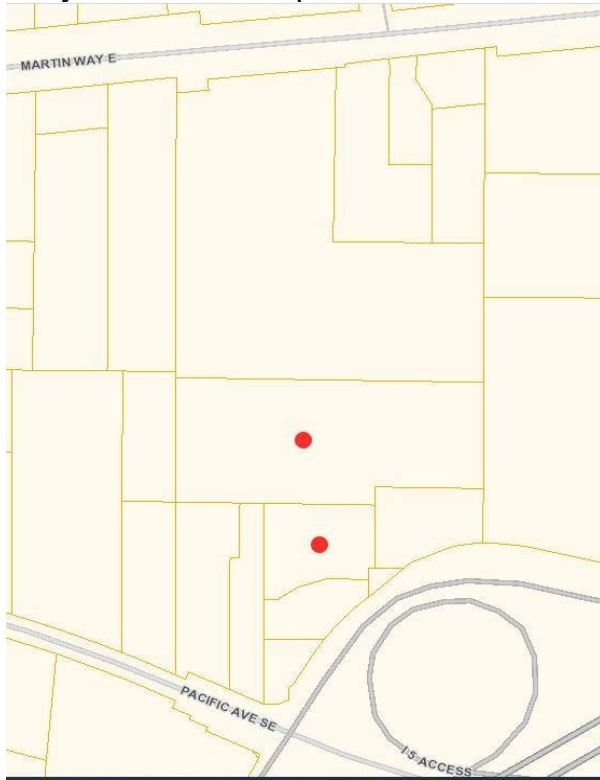
In acquiring the property and creating a manufactured home community, the project will also address a long-standing community concern relative to a large unsanctioned and unsafe homeless encampment which currently occupies the proposed subject property. The project proposal includes a trauma-informed relocation of residents currently residing within a homeless encampment commonly referred to by community members as The Jungle to more safe and healthy living conditions. It further proposes that the property will be used to establish a resident-owned manufactured home community where residents own their manufactured home, and the community owns the underlying land. The proposed project aligns with several of the region's Housing Action Plan goals and strategies for addressing the homelessness crisis.

The property is approximately 19 acres in total, with 6.7 acres already owned by the City of Olympia and the remaining acreage owned by a private property owner. It's located along a high-frequency traffic corridor which receives county-wide bus service every 15 minutes. It's located within one-quarter mile of Providence St. Peter's hospital and within one mile of other healthcare facilities. The property is within one-quarter mile of a fire station and two miles of a grocery store. It's less than four miles— a 7-minute bus ride— from City Hall and other downtown social services, amenities, and entertainment options. Downtown Olympia has a vibrant arts culture, with waterfront parks, an award-winning farmer's market, and a public transit center that offers zero-fare service in Thurston County with connections to neighboring counties.

The City has received letters of support for this project from the following organizations:

The Regional Housing Council, The City of Tumwater, The City of Yelm, The City of Lacey, U.S. Representative Marilyn Strickland, Intercity Transit, Washington State Department of Ecology, ROCUSA, Providence Swedish, South Puget Sound Habitat for Humanity, Housing Authority of Thurston County, Thurston County Chamber, and The Association of Manufactured Home Owners.

\*City owns the dotted parcels



### Proposed Project Development

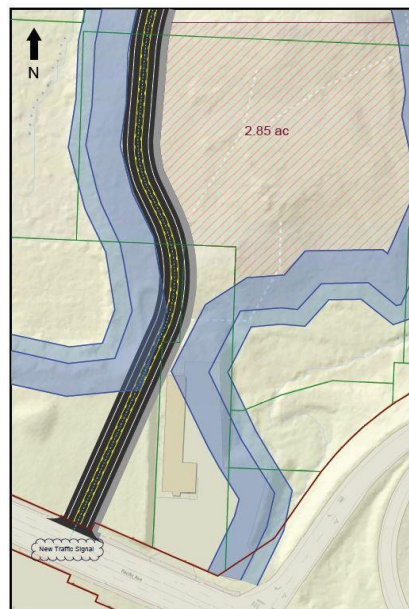
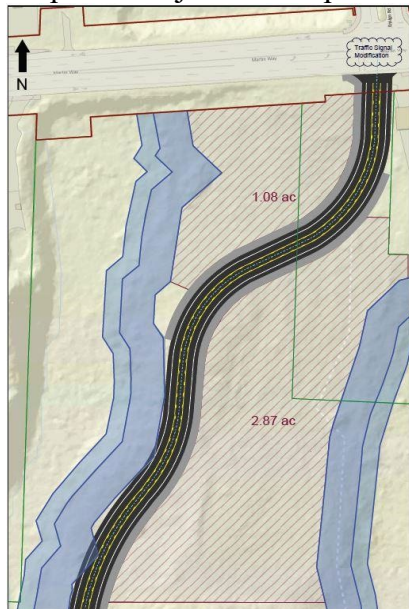


Exhibit B: Threshold Requirements & Other  
Submission Requirements  
City of Olympia

The City of Olympia attests it does not have any of the charges, cause determinations, lawsuits, or letters of finding referenced in subparagraph 1-5, concerning the Fair Housing Act, the Department of Justice, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974; Violence Against Women Act; or the Americans with Disabilities Act, of the PRICE NOFO. The City of Olympia attests that it does not have receipt of a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of provisions of a state or local law prohibiting discrimination in housing based on sexual orientation, gender identity, or lawful source of income.

Furthermore, the City confirms its intent to submit all the required Assurances, Certifications and Disclosures required by the PRICE program NOFO and comply with all requirements found in Sections D, F and G of the PRICE NOFO. The City of Olympia is applying for funds as the lead applicant in partnership with the nonprofit organization Northwest Cooperative Development Center (NWCDC). PRICE funds will be made available in Olympia and across Thurston County. The partnership between the City and NWCDC is illustrated through a partnership letter and contract contingent upon award.



Exhibit C: Need  
City of Olympia

## 1. Are you applying for PRICE Main, PRICE Replacement Pilot, or both categories of funding?

The City of Olympia is applying for PRICE Main funding for this proposed project.

## 2. Project Area & Need for Affordable, Accessible Housing

The project will occur in Olympia, Washington, situated within Thurston County. Olympia is a mid-sized city with a population of 55,000+ located in the Pacific Northwest within easy driving distance of many recreational opportunities. As the state's capital and heart of the region, most of the social services available in the County are offered by agencies located in Olympia. Olympia is 60 miles south of Seattle and 30 miles south of Tacoma— which are both among the state's largest metropolitan areas. Although the project will be physically located in Olympia, it will have a positive impact region-wide. As such, the project proposal is being submitted by the City of Olympia in partnership with Thurston County and Northwest Cooperative Development Center.

Thurston County is the sixth most populated among Washington State's 39 counties and is one of the fastest growing counties in the Pacific Northwest. Thurston County is home to more than 300,500 residents within more than 100,000 households. More than 140,000 residents live in and around the cities of Lacey, Olympia, and Tumwater. Today, people over age 65 account for 18% of the County's population. People aged 20- 39 account for 31% of the County's population. People aged 40-64 account for 30% of the population and 24% of people are under the age of 20. Three-quarters of the population are white and one-quarter of the population are persons of color. Around half of the County's residents rent their housing and the other half own their housing. Fifteen percent of the County's population live with a disability. Greater than 6,000 households in Thurston County are considered extremely low-income and earn less than 30% of area median income. The Housing Needs Assessment identified over 34,650 Thurston County households are cost burdened, meaning they spend more than 30% of their income on rent, mortgage payments, and other housing expenses. Of these, 13,900 are severely cost burdened and spend more than half of their income on housing expenses.

### A. Lack of Affordable Housing Availability

There is substantial need for more housing, especially affordable housing, across the County. Perhaps the biggest barrier to affordable housing in Thurston County is the lack of affordable housing stock in both the rental and homeownership markets. In comparison to the county's 6,000+ extremely low-income households, only 1,857 known rental units are available below market rate rents in the County [3 \(TRPC Housing Needs Assessment\)](#). As rents continue to rise rapidly, today's affordable rental housing stock could diminish at a faster rate than new units can be developed. According to Thurston County's 2023- 2027 Consolidated Plan, rents have increased 32-35% in Thurston County since 2017 and the vacancy rate for Thurston County has decreased. In Fall 2021 the vacancy rate was 3.7% [4 \(Con Plan\)](#).

Similarly, in Thurston County between the years 2010 and 2020 only .88 new housing units were produced for every 1 new household to the County [5 \(Improving Homeownership Rates](#)

for Black, Indigenous, and People of Color in Washington: Recommendations from the Homeownership Disparities Work Group, page 26, figure 11). This lack of housing has resulted in housing prices increasing at an astonishing rate. The average sale price for a home increased by about 4.1 percent per year over the last 17 years 6 (TRPC Housing Needs Assessment). Some of the most drastic price increases have been in recent years. The median home purchase price increased 55% from 2015 to 2020, according to the Consolidated Plan. Wages have not come even close to keeping pace with the increasing cost of home prices. When adjusted for inflation, wages have generally increased in Thurston County over the last 17 years by only 0.6 percent per year 7 (TRPC Housing Needs Assessment). In fact, between 2019 and 2021, the median home price in Thurston County was more than six times the median household income 8 (Improving Homeownership Rates for Black, Indigenous, and People of Color in Washington: Recommendations from the Homeownership Disparities Work Group, page 26, figure 12)

### B. Lack of Choice in Housing Type and Size

Another barrier to affordable housing within Thurston County is the lack of choice in housing type and size. The majority, 64%, of housing units across the county are detached single-family or townhome units. Other types of housing, including manufactured homes, make up only a small percent of local housing stock. While single-family and townhome units in Thurston County may meet many households' needs they are not frequently affordable to smaller households. This is especially true when considering first-time homebuyers and households which tend to have more tightly restricted incomes, such as seniors or single adults.

According to the Housing Needs Assessment, since 1960 Thurston County's average household size has continued to steadily decrease while its average house size has increased. Whereas the average household size was 3.11 people in 1960 it dropped to 2.51 by 2018, with Olympia now regionally having the smallest average household size of 2.21 individuals (TRPC Housing Needs Assessment). When Olympia, Lacey, and Tumwater are all taken into consideration, 65% of households have two or fewer people (TRPC Housing Needs Assessment). Yet, the average square footage of the homes constructed in Thurston County have continually climbed since the 1980s. The total number of homes with 2,000 square feet or more have increased from just 17% in the 1980s to 56% during the 2010s. The lack of choice in housing size has resulted in an imbalance in right-sizing housing. Today's smaller households have fewer choices in housing size and frequently face challenges in finding housing that is both available as well as affordable. There is a need to right-size housing to accommodate smaller average households and their wages, which again are strikingly outpaced by both costs to own and to rent housing in Thurston County.

### C. Projected Housing Needs

Thurston Regional Planning Council (TRPC) projects Thurston County's population will grow to exceed 383,500 people, with 64% of those residing in Olympia, Lacey, and Tumwater and their urban growth areas, by 2045. To accommodate this growth, approximately 54,000 new housing units across Thurston County will be needed in the next 20 years. TRPC anticipates that nearly 23% of Thurston County's growth will occur within the City of Olympia; the City will need roughly 14,000 additional housing units to meet the

demand of its projected population growth. Of these units, 3,183 are needed for households whose income is 0- 30% of area median income. Another 3,174 units are needed for households whose income is between 31% and 50% of area median income. An additional 264 units are needed for households whose income falls between 51% and 80% of area median income. Yet another 1,076 units are needed for households making 81%-100% of area median income. Remaining units are needed for households whose income exceeds 100%.

#### D. Local Manufactured Home Community Landscape

In 2023, Washington State enacted Senate Bill 5198, which requires owners of manufactured home communities to give written notice of their intent to sell the manufactured home community. The notice must be given before the owner lists or markets the property. Tenants and other eligible organizations such as community land trusts, resident non-profit cooperatives, local governments, local housing authorities, community based organizations, Indian tribes and non-profit housing assistance organizations then have 70 days to notify the owner of their interest in competing to purchase the community. Of the 33 communities made available to purchase since the legislation passed, three have been located in Thurston County. Since 2008, NWCDC has assisted 27 manufactured home parks in becoming resident-owned. Four of those communities, representing 225 homesites, have converted since June of 2023 and another 3 communities are actively under conversion to cooperatives.

Given the increase in manufactured home community (MHC) sales nationally and across Washington state, regional staff supporting the Thurston Regional Housing Council are working diligently on efforts to preserve existing manufactured home communities in Thurston County. This activity is one of a handful of activities adopted as part of the Thurston Regional Housing Council's 2024 workplan. It's also an activity found in the Housing Action Plans of the Cities of Olympia, Lacey, and Tumwater. A manufactured home community preservation workgroup consisting of regional staff and staff representing the Housing Authority of Thurston County have met regularly for the past several months. The group has taken inventory of Thurston County manufactured home communities and has attempted to identify which communities are most at risk of becoming unaffordable.

#### E. Resident Owned Manufactured Home Communities as Affordable Housing Models

While preserving existing MHC is important, so too is creating new parks in ways that provide more security to tenants of MHCs. Insufficient land, insufficient infrastructure and a limited number of organizations skilled in creating resident-owned communities all pose barriers to creating new MHCs in Thurston County. However, this proposal represents the partnership and work City of Olympia staff have fostered with entities such as Northwest Cooperative Development Center and its affiliate ROCNW to explore how the organizations can work collaboratively to encourage resident-owned manufactured home communities. Pursuing resident-owned communities and shared-equity cooperative housing models are strategies that were recommended through a recent Affordable Homeownership Study commissioned by the City of Olympia and completed in February 2024. The study found these housing models create more housing stability and affordability for residents and provide more housing choice.

### 3. Distressed Communities and Disaster-Prone Areas

The project will solicit households from across Thurston County which are willing and prepared to become homeowners within a resident-owned manufactured home community. As such, the project may include residents from 22 Thurston County communities located in census tracts which meet distress criteria as defined in 12 CFR 1805.201(b)(3)(ii)(D). These tracts are: 53067010300; 53067010400; 53067010510; 53067010520; 53067010600; 53067010801; 53067010920; 53067011200; 53067011300; 53067011410; 53067011625; 53067011721; 53067011722; 53067011821; 53067011901; 53067012223; 53067012330; 53067012421; 53067012422; 53067012510; 53067012620; and 53067012720. The majority of these tracts qualify as distressed due to their high unemployment rate and low median family income.

Thurston County is not in or inclusive of a census tract identified as a Community Disaster Resilience Zone, as defined by FEMA.

### 4. Barriers to Manufactured Housing Preservation and Revitalization

Some of the most pressing challenges faced locally with preservation of MHCs are increasing lot rents, risk of a change in land use, low resident-organizing capacity, and few resources to rehabilitate manufactured housing. Anecdotally, City of Olympia staff have received phone calls and emails from concerned MHC tenants who are experiencing increasing lot rents, which are making their housing costs unaffordable. Still other residents are concerned that their communities are at-risk of being sold. Around 156 manufactured home communities representing 9,246 housing units exist in Thurston County. With the exception of 10 manufactured home communities in Thurston County, all of the 156 communities identified were established prior to 1990, indicating that the homes likely need some degree of rehabilitation to ensure they continue to be safe and healthy for occupants to reside in. However, there are insufficient resources to fully address repairs and many MHC tenants are unaware of resources that do exist. Twenty-eight of the communities were determined to be at high risk of being redeveloped as something other than a manufactured home community based on the park's current zoning. Seventeen of the parks were determined at high risk of being sold based on property values derived by the Thurston County Assessor's Office and a perceived low cost per unit. Twenty-two of the communities are located in a census block group whose population is considered highly vulnerable based on age, unemployment status, race, and poverty.

In response to the work done by the MHC workgroup, the Thurston Regional Housing Council created an Opportunity Fund in early 2024. The fund makes just over \$1 million available for property acquisition or emergency housing capital needs such as repairs of failing infrastructure. Purchase of a MHC by its residents qualifies as an eligible use of this funding. Still, there are few other resources to address the many challenges that accompany preserving manufactured housing.

Additionally, the project site is in an area that is zoned to only allow existing manufactured housing. The City of Olympia will be updating its Comprehensive Plan to remove the barrier for new manufactured housing communities along this corridor in a city-wide effort to allow for all types of housing that helps address the shortage crisis and adds homeownership opportunities for

low-income residents. This move indicates how committed Olympia is to this project and to supporting MHC development and revitalization.

Exhibit D: Soundness of Approach  
City of Olympia

## 1. Project Description, Management, and Impact

### A. Vision and Goals

The City of Olympia along with the Northwest Cooperative Development Center are proposing an innovative approach to creating affordable housing, one that addresses a variety of community needs and ultimately provides stable housing to over 200 of our most vulnerable residents. The City proposes using PRICE funding to acquire real property where a large, long-established encampment is currently located. The City will employ best practices and trauma-informed care to relocate unhoused individuals to safer and healthier housing situations before developing the property into a resident-owned manufactured home community, which we are calling the Woodard Creek project until new residents have an opportunity to select the name of their community.

Over the past 5 years, a growing encampment referred to as the Jungle has been home to hundreds of unhoused residents of Thurston County at one time or another. The 19-acre wooded area is located near the City's primary hospital and is located directly off a main transit corridor. The Jungle is the County's last and largest established encampment. The City of Olympia has a strong commitment to not sweep established encampments and only close a site if everyone is connected to housing, working off principles of trauma-informed care and community best practices. The vision of this proposal is to provide humane and resourced relocation assistance to approximately 80 unhoused individuals and turn a difficult to develop swath of land into an affordable homeownership opportunity for low-income community members.

The City has worked diligently to bolster the larger housing continuum and sought State funding to add temporary and permanent housing options for every person seeking shelter. Last year, a new low-barrier 50-unit tiny home village was constructed to support previously unhoused community members being relocated from established encampments along State rights-of-way. The effort added to the 150 tiny home village units the City already operates. Directly across from this new village, the City issued a request for proposals seeking a developer to create permanent supportive housing for previously unhoused residents. That multi-family rental project, known as the Franz-Anderson project, is planned for occupancy in late 2026, adding 72 units of permanent supportive housing for extremely low-income residents. Both the 50-unit tiny home village and the Franz-Anderson permanent supportive housing project are crucial to this proposal because they lay the groundwork for the added capacity needed to make this project successful. Once the permanent supportive housing development is completed, residents of the tiny home village will move into the apartments, leaving 50 tiny home village units available for previously unhoused residents. Those vacancies will be offered exclusively to the residents of the Jungle, allowing a very well-established community to remain together and receive supportive services, daily meals, laundry, and a tiny home unit to call their own. Olympia Mutual Aid Partners (OlyMAP) is the current operator of the tiny home village and provides 24/7 services and case management. OlyMAP is also contracted by Thurston County to



provide outreach services to residents of the Jungle, connecting them with health and safety services and housing units as they become available. The continuation of services with the same organization offers a deeper connection and greater success in residents permanently exiting homelessness. The relocation assistance requested in the proposal will help people transition from a wooded encampment to a place they can feel safe and have their basic needs met until a permanent housing opportunity becomes available.

The City currently owns 6.7 acres of area with 13 acres left to purchase in order to move forward with any type of housing project. The Jungle borders a large wetland that would also be purchased by the City in this effort and will significantly decrease the developable area but will be protected in its most natural form through the City's acquisition. In addition to the proximity of the wetland, this site poses challenges for private development due to the requirement to provide a new road that will accommodate emergency vehicles upon any future development of the area. Infrastructure needs of this caliber have stalled any private investment, causing unhoused residents to instead establish an encampment where they are able to seek reprieve from the elements and fulfill a sense of community with many others in similar circumstances. In total, 6.7 acres of the property are suitable for development of a manufactured home community.

On the developable Woodard Creek property, the City of Olympia will partner with Northwest Cooperative Development Center (NWCDC) to create a 50-unit resident-owned manufactured home community. The new community will consist of 2- and 3-bedroom homes and serve first-time homebuyers who have incomes between 50-80% of area median income. The resident-owned model ensures the project will sustain its affordability while program covenants will both help residents build wealth and ensure future owners meet program income requirements.

On the heels of creating a Manufactured Home Park Steering Committee, completing both the Martin Way Corridor Study and Affordable Homeownership Study, developing a brand new 50-unit low-barrier tiny home village, and the privately owned Jungle parcels going up for sale, this project has come at a time when the community feels very confident in our skills to address these multifaceted challenges in a way that aligns with the City's broader Comprehensive Plan and takes bold action to best serve our neighbors who are most suffering. Developing this underutilized, hard to access land with a manufactured home community that offers secure, stable housing with dignity and support will positively impact Olympia's broader housing ecosystem. NWCDC has a deep understanding of creating a housing cooperative but also understands what autonomy and agency can do for a community that has been othered and displaced for so long. The financial security and healing that is visioned for the site will hopefully set a standard for many other manufactured home communities to become resident-owned throughout our region.

## B. Eligible Activities to Address the Need

This project will include many eligible activities. Revitalizing this land from an encampment that is negatively impacting the wetland and from an inhabitable and unjust place for people to reside to an affordable and stable resident-owned community will meet local and state

housing objectives but also clearly addresses PRICE national objectives using CDBG eligible activities. The Low/Mod National Objective-Housing will not only be met, but surpassed as 100% of the residents being housed will be low-income. The eligible activities include:

- Acquisition of the 50 manufactured units
- Development of anti-displacement policies, programs to support shared housing, and capacity-building activities
- Installation of utilities, water/sewer, stormwater/drainage and broadband
- Improvements to roads, pads, sidewalks, parks, playgrounds, or other common amenities
- Acquisition/installation of affordable housing
- Conversion to resident-controlled communities
- Mitigation activities such as elevation, insulation, fire breaks, and green infrastructure
- Energy efficiency and resilience upgrades
- Down payment assistance and homebuyer education
- Development or improvement of infrastructure to support MHCs and manufactured units.

The completed manufactured home community will be reserved exclusively for low-income homeowners. This proposal has included the full purchase price of the manufactured home units, thereby eliminating the need for future residents to secure a formal interest-bearing mortgage. NWDC will establish a reduced loan for each resident aligning with their ability to pay considering both land rent and utility costs. These payments will establish a site specific revolving loan fund for all future residents of the site, ensuring permanent affordability for all future homeowners.

### Financing Example

AMI	Income Limit	Available for Housing	After Lot Fee	Less Utilities	Property Tax	Max Mortgage Amount	Total Note
Household of 2 at 50% AMI	\$45,100	\$15,785	\$13,085	\$200.00	\$124.30	\$766	\$121,096.57
Household of 1 at 50% AMI	\$39,450	\$13,808	\$11,108	\$180.00	\$124.30	\$621	\$98,210.01
Household of 2 at 80% AMI	\$72,150	\$25,253	\$22,553	\$200.00	\$124.30	\$1,555	\$245,803.61
Household of 1 at 80% AMI	\$63,100	\$22,085	\$19,385	\$180.00	\$124.30	\$1,311	\$207,242.23
Backed out Lowest Income	\$46,779	\$16,373	\$13,673	\$180.00	\$124.30	\$835	\$132,000.00

Individual homes being initially sold or transferred to residents with the use of down payment assistance or other subsidy shall include terms for recapturing subsidy or requiring subsequent buyers to be qualified as low-income.

Overall, the cooperative will operate at cost, allowing for contributions to reserve funds, so that lot rent increases directly relate to increases in the cooperative's operating costs. Historically, resident owned cooperatives have increased lot rents below both market rent increases, and even below CPI inflation rates.

As a limited-equity cooperative, members are entitled to no portion of surplus from any sale of the underlying property. Without any gain or income from the sale of the property, residents' economic incentive exists only in maintaining the property as a manufactured home community. Further, the cooperative's articles will include an asset stewardship clause naming an affordable housing non-profit that must agree to any major sale of underlying property or dissolution of the cooperative. The combination of a limited equity structure and asset steward ensures the community will operate in perpetuity and the at-cost nature of the cooperative ensures rents remain affordable.

### C. Timeline and Key Tasks

The proposed project involves a detailed timeline with several key tasks. The overall timeline for this project is aggressive while also including allowances for project delays. The timeline allows for concurrent work, includes reasonable contingencies, and could be extended, if necessary, while still completing the project according to the PRICE timeline requirements. City of Olympia staff have taken into account potential risks and delays to the project timeline and have planned accordingly. Specifically, some possible delays that have been taken into consideration include: an extended relocation period of Jungle residents to be inclusive and robust; possible adverse findings from a Phase One Environmental Site Assessment; public process and community outreach; and supply shortages and long wait times for manufactured homes. Key tasks, organized by groupings of two-year intervals, are detailed below. Timelines summarizing the key tasks occurring in each two-year interval are also featured.

#### i. 2025 and 2026

##### Predevelopment and Design

As mentioned above, the region has worked on a comprehensive and best practice approach to the housing crisis through various studies, community-led initiatives, and leading policies for several years. Because of these early efforts, we will move forward with the project immediately upon grant award. In late 2023, the Northwest Cooperative Development Center (NWCDC) created a pro-forma laying out the specifics of creating a new resident owned manufactured home community. The City's leadership and Council were so supportive and impressed by the work, they directed staff to pursue funding options for a project of similar scope. That preparedness will position this project well and allow NWCDC to move swiftly on their submitted pro-forma and move through the site development process.

##### Outreach and Relocation

Due to the City's early efforts in the One Community Plan, concerted steps have been taken to manage current encampments while mitigating the growth of new encampments.

The City's Homeless Response Team works closely with outreach providers to ensure encampment residents have access to waste removal and hygiene facilities along with connections from case managers to support residents and their well-being. This work has fed into the county-wide Coordinated Entry system, creating a full list of all the unhoused residents in the County and the impacts of experiencing homelessness on individuals and their livelihood. This list provides an intimate look into the larger situation in the Jungle and directs how the City and our partnering social service providers can support these residents and their transition into housing and wellness.

If awarded PRICE funding, the City's Homeless Response Team and partnering social service providers will further connect with residents and offer additional support that will lay the foundation for their relocation to end their experience of unsheltered homelessness. Our community does not take the displacement of vulnerable people lightly and would take the first year deepening support for residents and connecting them with services. This work would occur parallel to the planning and permitting process. The second year, the City's Homeless Response Team would begin a concentrated effort of entering residents into temporary and permanent housing. This process takes time due to the limited housing options in the community but would see greater success if units were set aside solely for residents of this encampment as it transitioned to a development site. Once the size decreased to approximately 50 residents, the full community would transition to the Franz-Anderson tiny home village nearby. This site will be vacant during this time because a permanent supportive housing project will have just opened directly across the street with 72 units for previously unhoused community members. The timing of the PRICE funded project aligns in a way that transitions people out of unsheltered homelessness, meeting many community priorities. In 2022, the City conducted a very similar approach when closing an encampment along a busy right-of-way with 80 RV's. The City built capacity at an existing tiny home village including 50 more units and adding support staff. A date was set for encampment closure, starting the process of transitioning people to housing that worked best for them. When this site was at 50 residents, the City closed the right-of-way and transitioned everyone to the tiny home village. The closure was very successful, needing zero law enforcement involvement and seeing very few residents enter back into unsheltered homelessness. With time and meaningful connection, an encampment can be closed in an effective and humane way, improving the lives of many residents in the community.

#### Road and Utility Design and Permitting

During this initial period, the City will begin work on the public roadway which, depending on site design, may include utility mains. Due to the wetland and prioritized connectivity, this process will take time and thoughtful design to meet the needs of the MHC and the larger neighborhood. The City of Olympia's Public Works Department involvement in this application has been crucial. Their expertise has offered thoughtful planning and realistic project budgeting and timelines that add confidence to our ability to successfully accomplish this complex project.

#### Manufactured Home Community Design and Permitting

Concurrent with active relocation efforts, the City and its partner NWDC will begin site design and negotiation with manufactured home vendors. NWDC will leverage its existing relationships with home manufacturers such as Clayton (CMH Manufacturing) and manufactured housing engineering firms such as B.A.C.H. Land Development, LLC. Completion of site design will provide updated data for both the development proforma and required operating costs, including contributions to capital reserves.

**Address Environmental Conditions**

While site design and finalization of the development pro-forma are expected to take less than 6 months (12 months allowed in timeline), full environmental site assessment and resulting mitigation plans will only become possible after significant relocation is completed. The proposed timeline allows an additional 6 months for a possible Phase 2 Environmental Site Assessment and site mitigation planning. During this time, the City will review the completed manufactured home community site plan, hold necessary public engagement meetings, and finalize its plan for development of a new public road running the length of the property.

**Community Engagement**

With major site construction visibly underway, the cooperative’s organizational development will launch in earnest with a public forum followed by the opening of a homebuyer waitlist. First preference will be for residents having previously resided at the former encampment and this application proposed funding to ensure extensive homebuyer education is available to likely project residents.

At the conclusion of year two, the project will have completed all pre-development activities, public outreach, relocation efforts, and will have executed contracts to begin site work and manufactured home deliveries.

Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	Q4 2026
Outreach and Relocation Efforts							
Road and Utility Design and Permitting							
Manufactured Home Community Design and Permitting							
					Phase 1 ESA	Phase 2 ESA	
					Community Engagement		
							*PSH Opens

ii. 2027 and 2028

**Site Clean-Up**

Actual site preparation and construction of the manufactured home community and supporting road and utilities is expected to take approximately 15 months to complete with homes being placed in batches over the following months. Prior to construction, the land will require cleanup. Having been an encampment for years, the site will require significant cleanup to address findings from the environmental site assessment(s) and to ensure safety for workers and eventually residents.

**Road and Utilities Construction**

The City of Olympia will be subcontracting the construction of the road and utility extensions through the City’s Public Works Department. Staff have ample experience leading this process, especially with state and federal dollars, and will deliver this crucial piece of the project with certainty and compliance in a single dry season.

**Continued Community Engagement**

Another public forum will be held with interested parties looking to reside in the manufactured home community. This forum will be hosted by NWDC and supported by the City and other housing providers in the community referring residents to this opportunity. The forum will cover how a resident-owned manufactured home community operates, resident expectations and financing, and application process.

**Manufactured Home Community Construction**

Finally, the project will place homes and begin operations in 2029. Home installations will roll out in small batches with title transfers and move-ins occurring evenly over multiple months. When more than 50% of home sites have both installed homes and owner-occupants, the cooperative will formally take control of the manufactured home community’s operations.

Q1 2027	Q2 2027	Q3 2027	Q4 2027	Q1 2028	Q2 2028	Q3 2028	Q4 2028
Site Clean and Prep	Road and Utility Construction			Public Forum	Manufactured Home Community Construction		
Final Relocation							

iii. 2029 and 2030

**Homebuyer Preparation and Manufactured Home Community Completion**

- Application and intake process for units

Prospective cooperative members will submit an Application for Membership along with a consumer authorization and release form, proof of income, and a membership interest questionnaire. Because applicants will also be receiving assistance in their home purchase, each will provide a homebuyer education certificate. During the lease-up period at least two homebuyer education certificate courses will be hosted for prospective residents. Until 50% of units are occupied, NWCDC staff will evaluate applications for creditworthiness and income eligibility. After the co-op assumes control of operations, their property management company will review applications using the co-op’s new member screening criteria.

Eligibility will be based on income with a ceiling of eligible AMI and a floor of affordability for home payments added to lot fees. During intake, applicants will be provided with information on how the cooperative operates, what limited-equity ownership of the co-op means, and their responsibilities as homeowners and borrowers. They will execute a promissory note and loan agreement for the purchase of their home, a membership agreement for the cooperative, and a member occupancy agreement to secure their perpetual right to occupy the lot.

Q1 2029	Q2 2029	Q3 2029	Q4 2029	Q1 2030	Q2 2030	Q3 2030	Q4 2030
Homebuyer Prep	MHC Opens and Tenants Move in			Contingency Period			

#### D. Budget

The proposal includes three funding sources. The City of Olympia will provide \$240,000 in general fund money over a three-year period toward the acquisition of the property where the project will occur. The parcels proposed for this project are currently on the market for \$3 million but will be solidified through an appraisal. The City of Olympia entered into an option agreement with the seller and is offering the seller \$80,000 per year for up to three years in order to permit the City to better connect with residents on the property in preparation for successful relocation and to find proper funding to purchase and develop the site. This flexibility allows the City to seek grant funding such as PRICE and keep the land off the open market where it could be developed into something other than affordable housing. Funds applied to this project are being pivoted from other housing projects to help maximize the likelihood of this project coming to fruition. These funds will be applied toward the purchase price of the property at the time of acquisition.

The City is firmly committed to \$3 million in matching funds from the Transportation Capital Fund. This funding will help offset grant funding to extend the road to Pacific Avenue. An additional \$2 million is committed as matching funds from the Water and Wastewater Utility Capital Fund to bring down the grant total to bring utilities to the newly designed road and manufactured home community. An additional \$200,000 will be provided to incorporate art design and features to the community.

The City also intends to leverage \$1.8 million in a Section 108 Loan Guarantee Program loan. This funding will cover a marginal portion of the \$15 million cost associated with needed infrastructure— road development, utility installation and site preparation.

Lastly, the PRICE proposal is the primary source of funding for this project. PRICE funding will cover all other activities, to include costs associated with relocating residents of the encampment to safer and healthier living arrangements. This project will commit to housing residents of the encampment currently located on the site to a variety of housing throughout Thurston County, including a nearby tiny home village. Although the federal Uniform Relocation Assistance Act will not apply to the project, the City of Olympia intends to follow trauma-informed practices to safely and fairly house the residents of the encampment. With approximately 80 residents on site, we project relocation to cost \$500,000 in order to find safe and stable housing for everyone.

Other activities covered by the PRICE grant include site clean-up and addressing environmental concerns that may arise, design of the manufactured home community, outstanding costs associated with necessary infrastructure improvements, purchase of manufactured homes for the manufactured home community, and construction of the community. The full budget is included in this proposal as part of the Attachment G.

#### E. Impacts of Activities

- 50 new manufactured homes
- Increasing opportunities to access quality housing by serving LMI households who are on other agency’s waitlists and by eliminating the need for LMI households to meet inflexible private lenders’ underwriting and loan origination criteria, such as minimum credit scores
- Adds needed infrastructure permitting timely access to the hospital
- Preserves and protects a wetland

### 2. Affordability and Equity

#### A. Availability of Manufactured Housing Options

Low to moderate income households earning between 50-80% of Area Median Income will be prioritized for the homeownership opportunities created by this project. Housing costs at purchase will be limited to 30% of the household income. All residents will own their manufactured home, with an ability to sell their home and gain limited equity through individually recorded low-income covenants that may restrict sales to income qualified buyers. Through this limited equity structure, the homes in the community will remain affordable in perpetuity.

Prospective homebuyers will be identified through contacting households either receiving housing assistance, or on the waitlist for housing assistance, from Housing Authority of Thurston County, Homes First, and South Puget Sound Habitat for Humanity. These local



organizations assist low to moderate income households in securing affordable rental housing or homeownership. Households receiving rental assistance from Housing Authority of Thurston County or residing in affordable rental properties managed by Homes First have benefited from stabilized rental rates. Due to a lack of affordable homes for sale, many households who may be ready for homeownership are not able to purchase a home.

Promoting homeownership opportunities through these partner organizations will not only identify prospective low to moderate income homebuyers and members of protected classes but will also create capacity for these partner organizations to serve additional households on their waiting lists. Data from the 2022 Assessment of Fair Housing indicates that individuals participating in the Housing Choice Voucher program or on the waitlist for housing assistance from the Housing Authority of Thurston County are more likely to be Black, Indigenous and people of color, people with disabilities, and other members of protected classes. For example, Black households comprised 11% of the Housing Choice Voucher Program participants in the City of Olympia, compared to 2.8% of the general population, and 20% of applicants on the waiting list for assistance from the Housing Authority of Thurston County identified as Black or African American. NWCDC will also work in partnership with the Black Home Initiative to advertise homes for sale through their network to promote home ownership for low to moderate income Black households. New down payment and closing cost assistance through the Washington State Housing Finance Commission's Covenant Homeownership Program can assist these households in making their first home purchase.

## B. Protections for Residents

While most resident protections are needed to safeguard residents' interests from the profit motive of investor owners and operators, limited equity cooperatives remove entirely the profit motive, create better alignment between residents and the cooperative (also residents), and create an ultimate resident protection: democratic control over the cooperative as whole.

Washington State has strong resident protections for rent increase notice requirements. Specifically, a landlord seeking to increase the rent upon expiration of the term of a rental agreement of any duration shall notify the tenant in writing three months prior to the effective date of any increase in rent. Within a resident owned cooperative, members can themselves waive this notice requirement as they are also owners and have a voice in the decision to increase rents. The statutory requirement would apply to anyone without an active membership in the cooperative. In practice, most limited equity cooperatives follow the three month rule as it better aligns with their property managers and cooperative attorney's expectations and systems.

Regarding renewable leases, the cooperative will use perpetual occupancy agreement in place of a termed lease. This occupancy agreement grants the member perpetual and exclusive right to occupy their lot. This means the resident has a perpetual right to live there so long as they continue to meet their duty to pay their lot fees and follow community rules.

Members will be owner occupants of the manufactured homes and, with that ownership, have the right to sell or dispose of their individual homes. Individual homes will have individually recorded low-income covenants that will restrict sales to income qualified buyers or require a recapture of subsidy. Sellers of manufactured homes in the cooperative must provide notice to the potential buyer that additional requirements must be met to occupy the lot within the cooperative. Specifically, the cooperative can screen applicants for creditworthiness and some criminal background records, verify that the buyer will be an occupant of the home, and limit occupancy of lots to income qualified households. Besides fulfilling low-income requirements, the cooperative follows non-discriminatory procedures for screening and accepting applicants.

Because limited equity cooperatives require owner occupancy, there are restrictions on subleases. The goal is to ensure the highest and best use of the manufactured home park is to provide affordable housing rather than allowing homeowners to use their asset as an income-generating rental property. The board of directors is empowered to allow subleases where there is hardship, a need for a live-in caregiver, or the resident is leaving for temporary deployment.

As for notice of sale of the entire property, the community would first have a full membership vote to decide if such a decision was supported by residents. Because the cooperative employs a limited-equity structure, residents have no economic incentive to sell the community and the threat of resale or redevelopment is effectively removed. Even if the residents did vote to sell, their bylaws would require the consent of a previously identified asset steward (an affordable housing nonprofit) to consent to any sale or dissolution. The possibility of a sale is remote and, if ever pursued, would trigger Washington State's notice requirements which, in the case of a change of use, is two years.

### C. Encouraging Access for Underserved Communities & Persons

NWCDC will establish a reduced loan for each resident aligning with their ability to pay considering both land rent and utility costs. Financing available will have reduced underwriting criteria, providing a lower barrier to entry for low to moderate income households. These payments will establish a site specific revolving loan fund for all future residents of the site, ensuring permanent affordability for all future homeowners. Not only will this project support the initial low-income homeowners, but funds are being captured to support future low-income homeowners for many years to come, compounding the impact of this project.

Individual homes being initially sold or transferred to residents with the use of down payment assistance or other subsidy shall include terms for recapturing subsidy or requiring subsequent buyers to be qualified as low income.

Residents who do not own a vehicle will be able to access community resources through easily accessible public transportation operated by Intercity Transit. The site is located along a high frequency transit corridor with bus service every 15 minutes and connections to multiple nearby routes. Providence St. Peter's Hospital is located less than one quarter mile

from the site, with many additional healthcare services located less than a mile from the site (including behavioral health and medical specialists).

### 3. Environment and Resilience

#### A. Significant Hazards

According to FEMA’s National Risk Index, Thurston County’s risk index is relatively high with a score of 96.21. Compared to the rest of the U.S., Thurston County’s expected annual loss and community resilience are relatively high. The highest hazard risks are earthquakes, ice storms, landslides, and volcanic activity. Additionally, over the last several years, the region has experienced significant impacts from wildfire smoke during the late summer.

Staff will utilize methods outlined in HUD’s Community Resilience Toolkit to address relevant hazards. Mitigation measures will be implemented during project design and development for each significant hazard to enhance the resilience of the manufactured homes and surrounding environment.

- Ice storms - fully insulated building envelopes, including piping. All homes installed will be skirted, unlike older mobile homes that had exposed utilities under the vehicle. Homeowner education will be provided regarding water main shutoff locations and safety related to ice storms. Homeowners will also be encouraged to develop a “buddy system” to ensure neighbors are accounted for in a hazardous weather event.
- Earthquakes - following building code requirements related to seismic hazards.
- Landslides - installation of retaining walls, usage of ground cover plants, installation of flexible pipe fittings, proper grading and engineering of slopes, adequate drainage.
- Wildfire smoke - ensuring airtight building envelopes. The manufactured homes will be equipped with energy-efficient ductless heat pumps which will allow residents to receive necessary cooling during hazardous events while ensuring wildfire particulate matter does not enter the homes.

#### B. Addressing Current and Future Threat of Natural Hazards

At baseline, temperatures in Olympia are several degrees warmer than the state average, though average annual mean temperatures are projected to follow a similar warming trajectory to those of the state. The definition of what is considered an extreme heat event varies by location. Historically, “hot days” (defined as days on which the maximum temperature is greater than 100°F) were rare in Olympia. However, as the climate changes, these events are projected to occur more frequently (ICLEI Climate Conditions Report - City of Olympia Climate Risk and Vulnerability Assessment).

Humidex is a measure that considers temperature and humidity to approximate “felt” temperature. 90°F Max Humidex Days—which have a dangerous combination of hot weather and humidity—are expected to increase significantly in Olympia. The 1980-2009 baseline indicates that Olympia could expect to experience 90°F Max Humidex, on average,

14 days annually in past years. As the climate changes, 90°F Max Humidex days are projected to occur more often: as early as the 2030-2059 period, Olympia could have around 24.2 additional 90°F Max Humidex days each year (ICLEI).

Mitigation measures for increasingly hot summers will be incorporated into home designs in the community. Homes will be equipped with energy-efficient heat pumps, which will provide cooling. Access to cooling equipment in the Northwest is behind national averages. The manufactured homes will feature the installation of solar panels and power banks. Power banks will ensure electricity, heating and cooling will be available to residents during hazardous weather events, increasing the resiliency of each home.

Low- and moderate-income households historically have had less access to energy-efficient appliances and cooling equipment. Installation of solar panels and ductless heat pumps promotes economic and climate equity among low and moderate income households, a demographic that is often excluded from energy savings that are offered by solar installations. A portion of the Program Income received from this project will be set aside for a cooperative fund that provides emergency preparedness supplies and resources for responding to disasters.

The City has implemented Energize Olympia, a group purchase ductless heat pump campaign that selects and vets local installers and provides significant savings to residents. The City has invested over \$100,000 in CDBG funding in partnership with South Puget Sound Habitat for Humanity to provide fully subsidized installations for low and moderate income households. Project design for this manufactured home community will include the installation of ductless heat pumps in each home.

Construction of manufactured homes will be compliant with 24 C.F.R. Part 3280, Federal Manufactured Home Construction and Safety Measures. Further mitigation measures will include compliance with Washington State building codes related to housing construction. Each of the significant environmental hazards will be addressed during design and construction. Additionally, all appliances in the homes will be Energy Star certified to ensure energy efficiency and cost savings for low and moderate income homeowners. The home envelopes will be fully sealed to ensure climate resilience during heat and cold weather events.

### C. Environmental Justice

The project will advance environmental justice by expanding environmental benefits in an underserved community. The proposed infrastructure and road design will be multimodal and is along a high-density transportation corridor intended to serve public transit. The City of Olympia has a free public transportation system that will provide service close to the project site. The future manufactured home community will include intentionally designed green spaces, expanded and separate bike lanes, and ADA accessible walkways connected throughout the community and the planned road. The project design will feature a green street, a complete street that incorporates green infrastructure elements to help manage stormwater and protect against climate hazards such as extreme heat and inland flooding.

Neighborhood design will encourage multimodal transportation and will afford residents easy access to local retail, restaurants, parks, healthcare, and employment centers. The benefits of multimodal transportation reflect many of the City's values and commitments to enriching the lives of residents. Areas of benefit include equity, environmental and health for community members.

The project site is located in a J40 census tract, #53067010300. According to the Climate and Economic Justice Screening Tool, this tract is considered disadvantaged because it meets one burden threshold and the associated socioeconomic threshold. The census tract is in the 69th percentile for households with income less than or equal to twice the federal poverty level. Local and federal investment in this area is critical as residents have been historically disadvantaged.

Due to the current encampment on the project site, the existing wetlands have experienced several fire events. Site design will include fireproofing measures as well as barriers to the wetland areas. Site design will also include flooding mitigation measures along the egress and road as the project site is bordering floodplains.

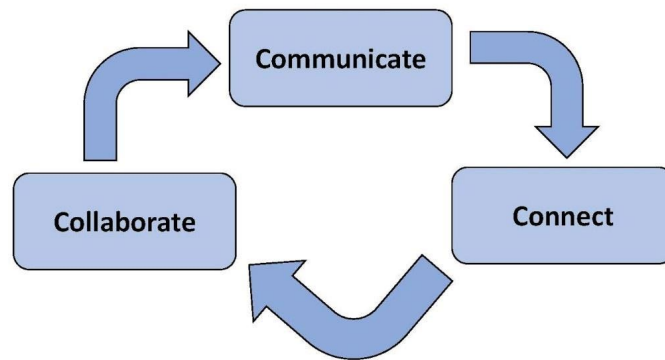
As temperatures rise nationally, unfortunately the number of seniors and people with disabilities who die during extreme heat events also rises. According to an Associated Press analysis of Centers for Disease Control and Prevention Data, in the summer of 2023, more than 2,300 people died in the U.S. in relation to excessive heat. Deaths are expected to rise as this trend of extreme heat events continues to be prevalent across the country. The inclusion of air conditioning provided by energy efficient heat pumps is justice for the low income households that will have an escape from the rising temperatures.

<https://apnews.com/article/record-heat-deadly-climate-change-humidity-south-11de21a526e1cbe7e306c47c2f12438d>

#### 4. Community Engagement

##### A. Diverse Stakeholders Participation

The City of Olympia strives to go beyond transparency in its community outreach efforts to follow the ideal of “nothing about us, without us.” In this approach, the City of Olympia will implement a community engagement model that focuses on communication, collaboration and connection. Olympia will follow this approach along two tracks: outreach to residents of the homeless encampment and outreach surrounding the new manufactured home community.



As this project is sensitive in nature, communication about the specific project and location has been limited. In particular, outreach to encampment residents has not yet occurred. Both the City of Olympia and Thurston County have engaged a diverse group of stakeholders regarding matters related to the management of our homeless crisis response system. Historically, as imminent removals of encampments and displacement of people have occurred, both entities have worked collaboratively and swiftly with local service providers, local governments, and encampment residents to ensure that the transition of individuals is completed using best practices. Individuals who have been displaced from encampments have not been asked to leave without an offer of shelter or housing, and regular, consistent outreach and communication has been done through a coordinated effort with partners.

City of Olympia Homeless Response Team and partnering social service providers, funded by Thurston County, currently work with residents of the Jungle. These existing relationships will be critical when it is appropriate to communicate with encampment residents regarding plans to relocate residents. The City of Olympia will **communicate** directly with encampment residents through existing outreach efforts once the project is funded. This communication will provide details around the acquisition of the property and the anticipated impact and timing for residents of the encampment. This communication will occur through face-to-face conversations as well as posted information and flyers at the site.

In addition to communication efforts, the City of Olympia will **connect** with stakeholders such as nonprofits who provide outreach services, nonprofits who may provide shelter and housing to individuals being displaced, local businesses and organizations who will be impacted by the removal of the encampment, and input from the individuals residing at the encampment.

Additionally, Thurston County established the Lived Experience Housing Steering Committee (LEHSC), composed of persons with lived experience of homelessness who reflect identities over-represented in the homeless response system, including Black, Indigenous, and people of color and LGBTQIA+ individuals. This group has a primary focus on reviewing strategies in Thurston County's Homeless Crisis Response Plan from an equity perspective. The City of Olympia will work with the LEHSC regarding the relocation of residents from the Jungle, who will provide feedback and input on the engagement plan to ensure that plans are truly trauma-informed and meaningful.

Following this connection with stakeholders and the LEHSC, the City of Olympia will form a group of representatives from the encampment to **collaborate** on the development and implementation of the relocation plan. This collaboration will engage with residents in a trauma-informed manner to get input and buy-in around efforts to relocate residents to a near-by tiny home village, if other permanent housing solutions are not available. Following this collaboration, the City of Olympia will **communicate** with residents and the broader community regarding the relocation plan and continue to communicate, connect and collaborate through the relocation of residents.

In regard to the portion of the project that proposes the development of the manufactured housing community, the City of Olympia, Thurston County, and Northwest Cooperative Development Center (NWCDC) will **communicate** with a diverse range of stakeholders throughout the stages of the project. Information regarding the proposal will be posted in the paper of record and on jurisdiction websites. Social media posts will be created to notify community members of the proposal and the opportunity to submit public comment during the public comment period. The City of Olympia will also utilize their 'Engage Olympia' site, a project-based engagement platform, to seek input from community members throughout the process. In order to reach diverse communities, all of the documents that will be posted online can be translated into multiple languages upon request and accessibility information will be included so individuals with disabilities can participate in the public comment process. Documents related to the project will also be distributed to local providers through the various housing and homelessness response networks, to encourage feedback from impacted communities and their representatives.

As outlined previously in the timeline, NWCDC, with City participation, will host two public forums. These forums will serve several purposes: namely to spread awareness of the overall project, explain how the affordability requirements and cooperative structures will operate, and to spur interest in potential future homeowners. Potential residents will be encouraged to register their interest in buying a co-op home and the project will utilize waitlists assembled by two local nonprofits.

The City has previously partnered with the NWCDC to **connect** with the community around issues related to homeownership. This work included one-on-one and group meetings with local realtors, builders, and affordable housing providers. In the development of the homeownership study, NWCDC staff met with the State's Department of Commerce, the local Habitat for Humanity affiliate, the region's Black Home Initiative, Washington's Housing Finance Commission, housing land trusts, several lenders, and the Washington Homeownership Resource Center. These stakeholder interviews painted a clear picture that the City needed more starter homes with accessible entry prices for residents trying to leave the cycle of renting. With concerns about affordable housing stock becoming unaffordable in future years, shared equity was often cited as the most likely method to ensure subsidy investment would result in self-sustaining and continually affordable ownership opportunities. Completion of this limited equity cooperative manufactured home project will accomplish several recommendations that came from this public engagement and its resulting report to the City.

As the project moves forward, NWCDC will continue this connection with stakeholders and prospective residents to market the opportunity to key target populations, with specific intent to reach underserved or historically marginalized communities. In addition, these connections will inform policies and guidelines around application processes and selection of new homeowners.

Prioritization of applicants will consider income qualification and historical housing experience.

Resident-owned communities, by nature, require the involvement of the resident owners. NWCDC will **collaborate** with new resident owners to organize and incorporate the cooperative. Through this process, NWCDC will work with residents to establish and democratically ratify community rules, organizational bylaws, and key policies. Organizing the cooperative will bring together residents to form a democratically elected board of directors and, likely, several resident committees.

NWCDC further **collaborates** with residents through regular coaching and technical assistance to the cooperative and its directors. The resident board will meet monthly to oversee day to day management of the community and, at least annually, all residents will convene for a membership meeting to make major decisions such as bylaws amendments, budget approval, and elections of directors. NWCDC staff will participate in both board and membership meetings, helping build the cooperative's capacity to draft agendas, facilitate meetings, understand financial reports, oversee management and vendors, engage in capital planning, and run open elections. Cooperatives rely on and foster collaboration among residents. NWCDC will provide ongoing technical assistance to the cooperative to ensure this process is supported with time-tested methods.

## B. Alignment with Existing Community Plans and Policies

The proposed project aligns with several City of Olympia and regional community plans and policies. These include Olympia's One Community Plan, Olympia's Transportation Improvement Plan, Olympia's Affordable Homeownership Study, regional Comprehensive Plans, Olympia, Lacey, and Tumwater's Housing Action Plans, the Thurston County Assessment of Fair Housing, and the Thurston County Homeless Crisis Response Plan.

### i. One Community Plan

In 2018, the Olympia City Council declared homelessness a public health emergency and Thurston County declared it a public health crisis. Several swift actions were taken to help house Olympia's houseless population. The City Council recognized a more planned and coordinated long-term response was necessary to have a lasting and sustainable impact.

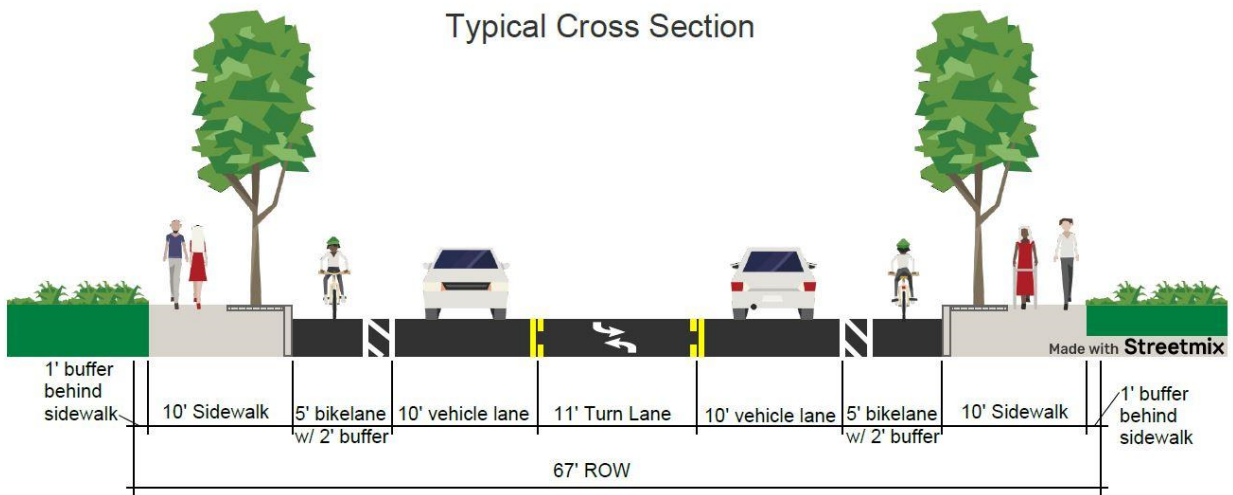
In March 2019, the City of Olympia launched a year-long planning effort directed at finding community agreement around how to respond to the homeless crisis. A participatory leadership approach was used to identify community-based solutions to the myriad of complex challenges associated with the homeless crisis. The process involved a community work group and listening to the voices, including those with lived



experience, of more than 1,200 people who shared their concerns and their suggestions for addressing homelessness as a community. From this process emerged the One Community Plan, which was adopted by ordinance in 2020 and was recognized in 2021 by the Washington Chapter of the American Planning Association under the community engagement category for its outstanding contributions to the field of planning. The plan identifies three focus areas for addressing homelessness and its impacts on the community. Those are: streamline rapid response and wrap-around services, expand affordable housing options and homelessness prevention, and increase public health and safety. The proposed project addresses each of these focus areas. It expands upon existing outreach efforts to the encampment’s residents to relocate them to a safer and healthier living situation. It then expands affordable housing by constructing a new resident owned manufactured home community. Combined, these efforts increase the health and safety of encampment residents, the manufactured home owners, neighboring businesses and the community at-large.

ii. Olympia Transportation Improvement Plan

The City’s Transportation Improvement Plan places a focus on providing access by car and foot to goods and services. The Plan visualizes Olympia’s street network as a well-connected system of small blocks, allowing short, direct trips for pedestrians, bicyclists, transit users, motorists, and service vehicles. The plan calls for the installation of a major collector street connecting Pacific Avenue Southeast (located to the south of the Jungle) to Ensign Road (located to the north of the Jungle).



iii. Olympia Affordable Homeownership Study

In February 2024, a consultant concluded an analysis of efforts that the City of Olympia can take to increase the production of homeownership units and to identify strategies to support long-term housing affordability through homeownership for low and moderate income households. That work included, among other things, recommendations of new programs, best practices for expanding homeownership for low-income residents, exploration of promising homeownership models, and suggestions for funding mechanisms that could support increasing homeownership for low-income households.

## ix. Region-wide Comprehensive Plans

Thurston County and its jurisdictional entities are currently in the process of updating their comprehensive plans. Recent updates to Washington State's Growth Management Act now require counties and their jurisdictional partners to plan for housing at all income levels to accommodate projected population growth. Across Thurston County, 54,000 new housing units are needed to accommodate the County's projected population growth. In Olympia alone, this amounts to roughly 12,500 units within the city boundaries and additional units in its growth management area. Units affordable at all income levels are needed. The proposed project will provide homeownership units for households with incomes between 50 and 80% of area median income.

## x. Olympia, Lacey, and Tumwater Housing Action Plans

Because Olympia, Lacey, and Tumwater are so closely geographically located and operate within the same housing market constraints, the cities each adopted a Housing Action Plan in 2021 that includes the same six strategies for increasing the production and preservation of affordable housing. These strategies are:

1. Increase the supply of permanently affordable housing for households that make 80 percent or less of the area median income.
2. Make it easier for households to access housing and stay housed.
3. Expand the overall housing supply by making it easier to build all types of housing projects.
4. Increase the variety of housing choices.
5. Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.
6. Establish a permanent source of funding for low-income housing.

Each of the cities' Housing Action Plans include several actions under multiple strategies related to manufactured home communities and homeownership opportunities. Actions include recognizing manufactured and modular housing as a viable form of housing construction, allowing manufactured home communities in areas zoned for commercial and multifamily use, and establishing a program to preserve and maintain manufactured home communities. The cities have been successful in carrying out their Housing Action Plans. Olympia has completed 19 of 71 actions found in its plan and is actively working to accomplish another 20 actions. Frequent collaboration between the City's Housing and Homeless Response, Community Planning and Development, Climate, and Economic Development staff has made this possible. The tone for this support is set by the City Council, which annually adopts an annual work plan that routinely includes several affordable housing projects and priorities.

## xi. Assessment of Fair Housing

In 2022, the Assessment of Fair Housing was drafted. Over 600 community members participated in a survey to assess fair housing barriers and priorities in Thurston County.

Respondents prioritized these four strategies to increase equity, address housing disparities and achieve fair housing choice and access in Thurston County.

1. Increase affordable housing and/or financial assistance for housing for low-income individuals and families
2. Increase access to homeownership
3. Increase housing in a variety of types and sizes to meet various family sizes and needs
4. Reduce barriers to accessing housing (ex: criminal history, credit history)

The proposed project aligns with the top three priorities.

### [xii. Homeless Crisis Response Plan](#)

The Homeless Crisis Response Plan (HCRP) guides county-wide responses to homelessness. The plan outlines the mission, vision, core values, key goals, strategies, and many of the important implementation actions necessary to successfully resolve homelessness in Thurston County. The HCRP is the community-based framework for a strategic, focused approach to ending homelessness. Among several other measures, the plan calls for strategies such as utilizing the county-wide coordinated entry system for placement of homeless individuals into permanent housing, creating a by-name list of individuals in the county who are experiencing homelessness, developing and implementing best practices for outreach to and engagement of houseless individuals, and increasing affordable housing stock. The City of Olympia and its partners will follow guidance and best practices outlined in the HCRP and One Community plan as residents of the unsanctioned encampment are relocated to healthier, safer housing options.

# Exhibit E: Capacity City of Olympia

## 1. Applicant Experience

### A. Experience Managing Projects

The City of Olympia has substantial experience in managing a wide variety of community development projects similar in nature to the one proposed in this grant application. Two notable projects managed by the City's Housing and Homeless Response Team in coordination with its Economic Development team and Community Planning and Development team are the City's efforts to develop vacant property into affordable housing along Franz Anderson Road Southeast and at 3900 Boulevard Road. These projects involve the City of Olympia identifying an affordable housing need within our community, purchasing vacant land, partnering with a non-profit affordable housing developer to conduct infrastructure improvements and construct housing that will remain affordable in perpetuity; and then making the affordable housing available to those most in need within our community. In partnership with Low Income Housing Institute, the Franz Anderson project will produce 72 units of multi-family rental permanent supportive housing for homeless individuals. In partnership with South Puget Sound Habitat for Humanity, the 3900 Boulevard Road project will produce 112 single-family and duplex homeownership units for households with incomes between 60% and 80% of area median income in addition to commercial space and infrastructure improvements. This is a very unique project to the region as it works to establish a land trust financing model and also prioritize seniors and aging in place.

In both projects, the City has thus far purchased the property; identified a non-profit developer; executed a real estate purchase and sale agreement outlining the timeline and conditions of the sale of the land to the developer and the end use of the land; worked closely with the developer to pursue cost savings within the City's control, such as impact fee exemptions and parking exemptions; and assisted, where needed, with identifying and pursuing state and federal financing for the projects. These projects are anticipated to start construction in 2026 and be available to low-income households within eighteen months.

Another project managed and implemented by the City's Housing and Homeless Response Team is a state-wide initiative known as the Encampment Removal Program. Over the last year, the City's Housing and Homeless Response Team has been working regionally with service providers and state agencies to implement Washington State Governor Jay Inslee's Encampment Resolution Program Initiative. During this time, the City has used trauma-informed practices to relocate dozens of formerly homeless residents from encampments along state right-of-way properties and house them at permanent supportive housing sites.

Other examples of the City's Housing and Homeless Response Team's project portfolio include renter protection policies; fair housing, anti-displacement and homeownership studies; and office-to-residential conversion development. The City's CDBG program includes a rental rehabilitation program which includes an existing portfolio of nearly \$3,000,000 in improvements to local affordable rental housing.

In 2023, the City of Olympia's Housing Team was awarded a place in the national competition to participate in the Peer Cities Network through the Housing Solutions Lab at the NYU Furman Center. Olympia staff received technical assistance to further its efforts to encourage office-to-residential housing adaptive reuse. Jacinda Steltjes, the City's Affordable Housing Program Manager, is already making connections with firms to redevelop and produce affordable housing in the Downtown core. Last year, the City's Housing Team also succeeded in winning a cash prize from the U.S. Department of Energy's Buildings Up! Program. The City is utilizing the cash prize to provide energy efficiency upgrade technical assistance to property owners providing affordable rental housing.

The City's Public Works Department has a successful history completing infrastructure projects similar to those proposed in this grant and is familiar with working with Housing and Homeless Response staff on housing related projects. The Public Works Department is also well-versed in community outreach and engagement. The City's Transportation Master Plan outlines priorities for multimodal transportation and enhanced public safety features. Olympia is currently undertaking seven major transportation capital projects to improve safety and walkability for residents. Our Capital Facilities Plan is updated annually with community priority projects.

## B. Experience Using Grant Funds

The City of Olympia serves as an entitlement community for CDBG funds from the U.S. Department of Housing and Urban Development (HUD). Olympia has served as an entitlement community since 1982, distributing over \$15 million in CDBG funding in the community during that time. The City participated in the Section 108 Loan Guarantee Program in 2012, leveraging its entitlement award for a \$1.2 million loan for economic development activities. The City has completed a variety of eligible activities with CDBG funding and has subject matter expertise in acquisition, rehabilitation, public facilities improvements and public services. Olympia also has fully expended its \$600,000 in CDBG-CV funding to prevent, prepare for and respond to the COVID-19 epidemic. While not directly familiar with DRGR, City staff are highly specialized in grant management in other federal grant systems such as IDIS. Staff will prioritize training in the DRGR system to ensure compliance with system requirements.

The City of Olympia, in partnership with affordable housing developers, has been successful in the last two years in securing Connecting Housing to Infrastructure Program (CHIP) grant funds from the Washington State Department of Commerce. CHIP was created in 2021 to partially fund utility connections for affordable housing projects. One of Olympia's CHIP grants was secured for a multi-family rental project. Another was secured for a homeownership program. The City is the direct recipient of these grant funds. The City then disburses the funds as a reimbursement issued to the developer via funding draws. The City anticipates this funding will be made available again as early as fall 2024 and intends to pursue another CHIP grant for this project.

Thurston County also serves as the entitlement recipient of federal CDBG and HOME Investment Partnership Program funds. Thurston County has participated in the CDBG

program as an Urban County since 2013 and has signed agreements with the cities of Lacey, Tumwater, Rainier, Tenino, and Yelm and the Town of Bucoda to comprise the Urban County. Thurston County has a signed Interlocal Agreement with the City of Olympia to form the HOME Consortium in which Thurston County is designated as the Representative Member that serves as the lead entity for the Consortium. In total, since 2005, Thurston County has successfully managed \$27.8 million in combined CDBG and HOME funds.

In managing these funds, Thurston County's Office of Housing and Homeless Prevention (OHHP) has overseen a wide variety of projects, including affordable homeownership, new construction of single-family and multi-family units, homeowner rehabilitation, infrastructure improvements, and the construction or rehabilitation of community facilities.

Additionally, in response to the COVID-19 pandemic, Thurston County received direct allocations from the U.S. Department of the Treasury under the Emergency Rental Assistance programs (ERA-1 and ERA-2) for approximately \$15.9 million. In addition, through the Washington State Department of Commerce, Thurston County received an additional \$28.4 million in ERA-1 and ERA-2 funding. Thurston County effectively managed and distributed these funds while meeting all deadlines and requirements for expending these funds.

### C. Key Staff

#### i. City of Olympia

The City of Olympia has dedicated staff to seek out this funding and help administer the proposed PRICE program. Their scopes include a variety of work, however, all tasked with eliminating barriers to affordable and stable housing.

**Anastasia Everett**, Community Development Block Grant Program Manager, leads the City's compliant and robust CDBG Program and serves as the lead of this application. She has worked with the CDBG grant for four years at the City of Olympia. Understanding that the PRICE grant aligns very closely to CDBG, Anastasia brings in-depth knowledge of regulations and federal requirements. She will help ensure the grant is administered appropriately and meets the identified National Objective. Anastasia has key experience with federal cross-cutting requirements such as environmental review, BABA, Section 3, 2 CFR 200, and Davis Bacon and Related Acts. She has invested significant time into creation of policies and procedures to ensure a compliant CDBG program. She has also built partnerships with local nonprofits and the City's Climate program to creatively advance climate justice and equity to low and moderate income residents in Olympia. In 2023, a significant number of CDBG grantees nationwide struggled with meeting their timeliness test. Olympia successfully reduced its available funding ratio from 3 to 1.44 at the time of its timeliness test, demonstrating compliance with timely expenditures of federal funding. Anastasia is skilled at compliantly completing substantial amendments to HUD plans and fulfilling all public participation requirements. Anastasia manages all CDBG subrecipient contracts and is skilled at

ensuring milestones are met according to project scopes. She is comfortable course correcting if situations arise that require subrecipient mediation.

**Jacinda Steltjes**, Affordable Housing Program Manager, works primarily on housing development and cross-jurisdictional projects. She oversees all the City's affordable housing development incentive programs and works closely with nonprofit and for profit developers, City Planning and Permitting staff, and Economic Development staff to bring housing projects to fruition. Jacinda is the City's point of contact for the Thurston Regional Housing Council, a regional partnership among jurisdictions which is dedicated to housing and homeless policy and funding decisions. She also works closely with Thurston County personnel to co-staff the Thurston Regional Housing Council's Affordable Housing Advisory Board. Jacinda is currently supporting the Manufactured Housing Workgroup as well as serving as the City's staff lead on the Franz Anderson permanent supportive housing project and the Habitat for Humanity 3900 Boulevard project. Prior to employment with the City of Olympia, Jacinda spent three years managing Thurston County's CDBG and HOME programs, six years managing City of Tacoma's CDBG and HOME programs, and two years administering and overseeing Tacoma's CDBG funds for public services contracts. She has years of experience with cross-cutting regulations, including NEPA requirements, and managing large affordable housing capital projects. Jacinda is certified through the Grow America Fund as an Affordable Housing Development Finance Professional and has spent her 13-year public service career working in the fields of community development, economic development, and affordable housing.

**Kim Kondrat**, Homeless Response Coordinator, leads the City's Homeless Response Team with trauma-informed practices. Her team consists of one specialist and two outreach assistants who are boots on the ground with our neighbors experiencing homelessness. Kim is adept at managing multiple competing priorities and projects at once, each typically with a large community interest. She is skilled at public engagement and regularly participates in neighborhood meetings. She works closely with Olympia's service providers to build confidence and capacity.

**Christa Lenssen**, Senior Housing Program Specialist, leads the City's efforts on tenant protection policies and fair housing efforts. Prior to working at the City, she managed an eviction defense clinic for tenants (including residents of manufactured home communities) and worked in fair housing. Her fair housing experience includes leading testing investigations at a FHIP agency, providing education, outreach and technical assistance, and conducting investigations and enforcement at a statewide FHAP agency. She led the region's efforts to update a countywide Assessment of Fair Housing in 2022. She recently completed work to assess strategies that the City of Olympia can undertake to support access to affordable homeownership with low to moderate income households, partnering with the Northwest Cooperative Development Center to create a pro-forma for a new resident-owned manufactured housing community. She is currently working on efforts to identify anti-displacement strategies and efforts to reduce racial disparities in the City's Comprehensive Plan, which will guide the City's housing planning through 2045.



An additional key partner for this project is the private land owner participating in this option agreement. The City has been in a working relationship with this local resident for a number of years and he has continuously agreed to allow service providers onto his land to support unhoused residents to connect to resources. He is now hoping to partner with the City on this project to create units of affordable housing which our community desperately needs. His willingness and understanding of this complex issue are leading factors allowing this proposal to proceed.

Together, City staff will hold the master contract with HUD for the PRICE funds and sub-contract with the identified partners to carry out the scope of the proposal. City staff will ensure capital projects meet the target development goals and no choice-limiting action is committed prior to funding agreement. All staff members have ample experience in this process after having success in several land acquisition projects. The City of Olympia is the recipient of many federal and state grants, with a clean audit history, proving to have effective processes in place to properly administer larger grants. The City has dedicated financial grants managers that work closely with partnering government agencies to meet compliance requirements. This project proposal has been discussed with all administrative support staff to ensure capacity and comfort with implementation needs.

## ii. Thurston County

**Tom Webster**, Senior Program Manager for Thurston County's Office of Housing and Homeless Prevention, has 30 years of experience in affordable housing. Tom has been with Thurston County for 8 years, and for the first four years he was directly responsible for managing the County's HOME and CDBG programs. Prior to joining the County, Tom worked for ICF International for 18 years where he provided technical assistance on a wide variety of HUD programs, with a focus on Healthy Homes, Lead Safe Housing Rule as well as the HOME program.

**Alex Persse**, Thurston County Affordable Housing Program Manager, is responsible for managing the County's CDBG program, HOME Investment Partnership program, and other state funding sources for affordable housing activities. Alex's experience includes navigation of federal cross-cutting requirements such as environmental reviews, BABA, Section 3, 2 CFR 200, and Davis Bacon and Related Acts. She also has key experience in meeting HUD requirements in the management of federal grants, including but not limited to eligibility, contracting, timeliness, and reporting.

## iii. Northwest Cooperative Development Center (NWCDC)

NWCDC currently serves 27 manufactured housing cooperatives across Washington State and has been a ROCUSA Certified Technical Assistance Provider for 15 years. The Center's manufactured housing program is composed of 10 staff, of which 7 are bilingual. Staff are not only trained in providing regular technical assistance to cooperatives, but in several cases bring unique specialties to the overall team including: managing community refinances, developing and implementing new training material,

home placement and infill, financial analysis, organizing new cooperatives, and acquisition of new communities. Details on several key staff are outlined below:

As the Cooperative Housing Development Manager, **Victoria O'Banion** has overseen more resident owned co-op conversions than anyone at NWCDC, past and present. She has secured new sources of funding, advised state departments on legislation, and is working with several groups interested in building new resident owned communities. Successful manufactured home community conversions led by Victoria include those located in Roy, Selah, Royal City, Moses Lake, Lakewood, Bellingham, Tumwater, Mill Creek, and two in Shelton, Washington. Victoria meets with sellers and brokers to negotiate purchase and sale agreements for residents. She leads structuring calls with multiple private and public funders. She oversees purchase due diligence and troubleshoots complex closing requirements. Routinely, Victoria coordinates the efforts of surveyors, engineers, loan officers, attorneys, title companies, and public funders to complete a resident acquisition. She regularly presents at industry events, meets with city planners, and regularly corresponds with policy makers working to preserve housing.

**Sam Green** works as NWCDC's co-director and loan fund manager. Sam shares time between the grant administration, building the Center's lending capacity, and providing technical assistance to housing projects. Sam holds a Master of Sciences in Accounting, previously worked as NWCDC's CFO, and works with potential co-op borrowers. With a background in community organizing, Sam is experienced in group facilitation, hosting events, and sourcing stakeholder input. He brings expertise in housing cooperatives, and specifically works with community land trusts. First as a technical assistance provider and later as a marketing and acquisitions specialist, Sam has experience in all stages of manufactured home community cooperatives' development. He has drafted pro-formas, written policies, negotiated major capital repairs, and navigated local land use regulations. Sam hosted regional leadership events, developed new training modules, and created new internal team structures to facilitate delivery of technical assistance to a growing portfolio of resident owned communities. Sam helped form two community land trusts. He convened community members and facilitated the drafting and adoption of articles and bylaws. While coaching new boards of directors, Sam helped establish accounting systems, draft ground leases, and steer the groups toward applicable housing grant programs. Finally, Sam doubled the size of NWCDC's loan fund, created a subordinate lending entity, and started offering new lending products. Sam additionally created a workshop for co-ops to understand how, when, and why to get loan financing and/or grants.

**Luis Sierra** has years of experience conducting market assessments, delivering training, writing business plans, facilitating strategic planning, and coaching co-op boards of directors. Beyond working at NWCDC, Luis lived in a housing cooperative for years and worked at the California Center for Cooperative Development for 13 years. Within the Center's resident owned communities program, Luis both provided assistance to longstanding co-ops and shepherded nascent groups through the process of drafting organizational documents, filing articles of incorporation, and commencing operations. An example of Luis's experience: at Whispering Pines manufactured home community,

Luis worked with the community to navigate their year-ten refinance. This process required drafting a new budget, completely revising the capital improvement plan, and re-examining the co-op's business assumptions. Luis met with vendors and engineers to ensure due diligence requirements of the lender were satisfied. He successfully coached the board through this process and facilitated large group conversations during membership events.

## 2. Promoting Racial Equity

The City of Olympia has a dedicated Social Justice and Equity Commission. The Commission consists of 11 residents of Olympia with the purpose to “eliminate racism and fulfill human rights for a just and equitable Olympia for all people.” The Commission will work to identify, respond to, and ultimately reduce discrimination occurring within the city. The Commission has an annual work plan that informs City Council policy decisions. The City employs a full time Social Justice and Equity Program Manager. All City policy work must be addressed with an equity lens during the legislative process. Staff are required to complete equity frameworks to address potential gaps in underrepresented communities in all of the policy that goes to Council.

The City of Olympia recently convened community-based organizations, financial institutions, and jurisdictional partners to explore a partnership with the Black Home Initiative (BHI). BHI is a collaboration between partners in multiple fields impacting affordable homeownership for Black residents. BHI has a goal of increasing homeownership for low to moderate income Black households, and has been geographically focused in neighboring King and North Pierce counties. The City of Olympia has been in communication with BHI to discuss a potential expansion of the network into Thurston County. Participation in this network will help the City to coordinate local efforts to increase Black residents' access to homeownership and learn from the successes of an established initiative. The City of Olympia led a regional update to the Assessment of Fair Housing in 2022, which helped identify access to homeownership as a key goal and identified gaps in the current system which could be addressed through partnership with BHI. Lastly, the City of Olympia as well as Thurston County are founding members of the Thurston Regional Housing Council (RHC), which takes into account conversations, decisions and guidance emerging from the Lived Experience Steering Committee regarding the local homeless response system. Both the RHC's Homeless Services Advisory Board and its Affordable Housing Advisory Board prioritize board membership of individuals with lived experience of homelessness or housing instability.

## 3. Completing Environmental Reviews

City of Olympia and Thurston County staff together have significant experience in completing environmental reviews in accordance with 24 CFR part 58. Both agencies serve as Responsible Entities and complete environmental reviews for internal projects as well as non-profit subrecipients and developers. Staff are compliant with related laws and authorities, the RROF process, and have experience executing a range of environmental reviews from broad-tiered environmental reviews to environmental assessment reviews. Staff are keenly aware of choice limiting actions and will ensure the appropriate environmental review is completed prior to any activity that could trigger a choice limiting action.

#### 4. Cross Cutting Regulations

The City has a robust accounting team and is in full compliance with 2 CFR 200, as demonstrated by recent federal and state audits. Anastasia Everett, Alex Persse, and Jacinda Steltjes have all completed several professional CDBG courses as well as training modules in the HUD exchange related to the URA, Davis-Bacon labor standards, and Uniform Administrative Requirements.

Both City of Olympia and Thurston County staff are experienced in implementing the many cross-cutting federal requirements that are associated with implementing projects with federal funding, including, but not limited to:

- National Environmental Policy Act
- Davis-Bacon and Related Acts
- HUD Section 3 Requirements
- Lead Safe Housing Rule
- The Fair Housing Act
- Uniform Relocation Act
- Build American, Buy America Act

Thurston County is also well-versed in compliance with 2 CFR 200, as is evidenced by the clean audits of the County's CDBG and HOME program by the State Auditor's Office over the past several years.

# Exhibit F: Leverage

## City of Olympia

## 1. Sources & Amounts of Match and Leveraged Funding

The firmly committed funding that is a partial match for the federal share of this application is \$7,240,000. This project proposal would impact every department and line of business the City offers, and our match reflects the broader benefit to the community. Three million dollars are committed as a match from the Transportation Capital Fund. Two million is committed from the Water and Wastewater Utility Capital Fund, and \$200,000 is committed as a 1% tax for the arts required for all new construction that the City is willing to cover for the benefit of cost reduction.

The City has entered into an option agreement with the current property owner for the property to be purchased with PRICE funding. The agreement is for two years with an option to extend a third year, allowing time for the City to come up with the needed funds to purchase the site. Each year, the City will pay the owner \$80,000 as a holding fee that will count towards the final purchase price, a potential total of \$240,000. This is firmly committed and evidenced by the executed legal agreements for the Purchase and Sale Agreement of the property, an attached exhibit to the application.

The City commits to leveraging its CDBG award to apply for the Section 108 Loan Guarantee Program. The City commits to applying for up to \$1.8 million in Section 108 funding for eligible 108 activities related to the development of the PRICE project. The City will pledge its future CDBG allocations as security for the loan. If awarded PRICE funding, the City would begin the 108 application process and will have a completed application package for submission within six months from the notice of PRICE award.

The City will leverage significant staff time towards the completion of the proposed PRICE project. The City has four professional staff members who will incorporate the work necessary to compliantly administer the PRICE program. The City will leverage upwards of 1,000 hours of staff time across departments. The City's Housing team will prepare environmental reviews, follow cross-cutting requirements, manage subcontracts, and administer the grant in the Disaster Recovery Grant Reporting System (DRGR). The City's Homeless Response Team will leverage time by performing outreach to multiple audiences, including the residents currently living at the project property, service providers, and the general public. The City is leveraging its Public Works Department in site review and design, as well as public engagement for the development of the road and public safety improvements. Olympia's Legal Department is leveraging expertise and time in the preparation of legal agreements with the current project property owner and oversight to protect and ensure the proper investment of federal funds.

This project has the support of Thurston County and a commitment to dedicate their Housing and Homeless Response staff to the implementation of the proposed project. Thurston County staff will work alongside City staff to prepare public outreach plans and to ensure the safe relocation of all current property residents to permanent supportive housing.

Northwest Cooperative Development Center (NWCDC) has three staff members who will partner with the City of Olympia to implement the project. Their organizational expertise in the creation of cooperative housing models will greatly promote the success of this project. The staff

time and expertise leverage for this grant is expected to be at a minimum several thousand dollars.

## 2. Funding Risks

The City has had an ongoing working relationship with the property owner for several years. Our legal team is confident in the Purchase and Sale Option Agreement executed by the included parties and sees the current owner as operating in good faith to not sell the property to any other buyer until the City is informed of the PRICE grant decision. However, the seller could decide otherwise and sell to a higher offer or a different buyer that has a quicker timeline, just like most publicly funded acquisitions. As highlighted throughout the proposal, this property is hard to develop for a private investor and has not seen much interest from other buyers this far.

The other resources include the City of Olympia Home Fund, CDBG 108, Transportation Capital Fund, and Water and Wastewater Utility Capital Fund. These funding options are committed to the project (upon HUD loan approval) by City Council and are highly unlikely to be pulled from this project.

If a partial PRICE award were to be awarded, depending on the reduced amount, the project could still be completed and the targeted AMI for residents would need to be adjusted and the revolving loan element of the project could be eliminated, creating a true interest bearing loan for the homeowners. Currently, the scope is targeting the lowest income community members that could afford to live in a resident owned community. This works out to be primarily people who are 50-80% AMI. If the full amount were not to be awarded, the project could sell all the units to 80-100% AMI residents, increasing the standard mortgage while still remaining permanently affordable.

The projected timeline of the proposal is approximately 4.5 years. This allows the project a year and a half of flexibility to ensure a timely spend down of funds. Two major elements of the project—relocation of residents and site design and permitting—will run concurrently, providing ample time for the thoughtful transition of residents and a well-planned project that will fit seamlessly into the community.

# Exhibit G: Long-Term Effect City of Olympia



## Retaining Long-Term Affordability

This project proposes two separate layers of affordability protections to ensure residents have reasonable lot fees, public investment serves a perpetual interest, and households will still build wealth through ownership. Manufactured home communities have two distinct types of property: real property representing the underlying land along with improvements and personal property composed of the individual titled manufactured home units. In a limited equity cooperative, all the real property is owned by one legal entity, the cooperative, which itself is owned collectively by the households residing at the community. Homes are owned by individual occupants and often include a mortgage lender as a registered owner or lien holder. Accordingly, one layer of subsidy will accompany the real property and another will be placed on individual homes.

Typical resident owned community cooperatives in Washington State use no formal recorded covenants or affordability requirements. Instead the internal balance of incentives within a co-op results in rents only rising to meet actual rising operational costs or updated contributions to reserves. Because these typical co-ops rely on fixed rate debt, their debt service remains the same and operating expenses increase roughly in-line with inflation. Debt service is usually twice the monthly expenditure as operating expenses, so the cumulative result is resident owned cooperatives see year over year rent increases between 1% and 2% which is both lower than inflation and much lower than the double-digit increases in housing costs seen in Western Washington, recently. While these limited-equity co-ops do not require household applicants to be below a specific area median income, the nature of the housing results in lower income families buying the homes. Simply put, buyers of single wide manufactured homes in land lease parks, are not high income households.

This project will serve exclusively low-income residents, ranging from 50-80% of area median income. When a prospective homebuyer applies for membership in the community, they will fill out an income survey and only approve members meeting the criteria for allowed incomes. Because it is a homeownership project, income will only be tested at the time of application and residents will not provide annual income recertifications. If a homeowner is unable to find an income-qualified buyer, the cooperative will have an opportunity to purchase the home for the current value of its remaining original subsidized mortgage.

Individually, homes will each have an even amortizing loan calculated based on affordable home payments for the target area median income of the household and a second deferred loan representing down payment assistance to be recaptured at resale. With favorable rates on the amortizing loan, residents will be able to generate wealth as they reduce principal and establish an equity position. The remaining deferred loan can be recaptured in all or in portion as the home is resold or if the target area median income for the home changes. After a period of 40 years, the deferred loan can be forgiven.

From an affordability standpoint, there are two main goals: keep lot fees affordable and keep higher income families from taking units meant to serve lower income families. The former is built into the limited equity model. The latter is also built into the model and further ensured through recorded affordability requirements.

The City is dedicated to pushing the envelope and developing innovative solutions to our housing problems. With PRICE funding, fifty low-income families within the City of Olympia will have the privilege to become homeowners, an opportunity that is increasingly only available to wealthier and wealthier households. These funds will not only help create intergenerational wealth-building opportunities for new low-income homeowners, but will create affordable homeownership for future buyers into perpetuity. PRICE funds will facilitate transitions from unsheltered homelessness to safety and stability for encampment residents at the Jungle. This project has the potential to transform a landscape that has been a place of hardship into a place of hope.

## Attachment A: Advancing Racial Equity

The City of Olympia has undertaken significant work related to advancing racial equity and has a commitment to continue meaningful steps towards mitigating the harmful impacts of racially discriminatory policy. The City is currently working on efforts to identify antidisplacement strategies and efforts to reduce racial disparities in the City's Comprehensive Plan, which will guide the City's housing planning through 2045.

The City of Olympia is of a majority white demographic, yet poverty in Olympia is highly overrepresented in communities of color. Grant activities will be targeted to actively incorporate beneficiaries of color during the outreach and homeownership application process.

Identified potential barriers to persons or communities of color equitably benefiting from our proposed grant activities include:

- Limited access to homeownership opportunities if outreach is not adequately extended to communities of color.
- Limited access to homeownership opportunities if program materials are not made available in multiple languages for Limited English Proficient community members.
- Limited access to homeownership opportunities could be an unintended outcome disproportionately effecting communities of color if there are gaps in access to broadband to review program documents.
- Parents and working community members of color could have difficulty attending public meetings related to the proposed grant activities if held during regular business hours or no childcare is provided.

We have identified steps to take in order to prevent, reduce or potentially eliminate these barriers, including:

- Working with local By and For organizations to ensure adequate outreach is performed to communities of color.
- Making all program materials available in multiple languages to ensure Limited English Proficient community members can access grant opportunities.
- Program documents, applications, and any related materials will be available for print and advertised at central facilities in Olympia, including City Hall, the library, the community college, the state college and the food bank.
- Community meetings will be made available during multiple times to accommodate various schedules, in person and online.

The City will track demographic information for PRICE activities which will be reviewed by staff to inform equitable outreach strategies to further racial equity.

## Attachment B: Affirmative Marketing

Housing and services will be affirmatively marketed broadly throughout the grant activity process. The City of Olympia and Northwest Cooperative Development Center (NWCDC) will utilize the Affirmative Fair Housing Marketing Plan (AFHMP), Form HUD-935.2A, in outreach efforts in advertising the new homeownership units. The City will work with community By and For organizations to affirmatively market all grant activities to Black and Brown and Indigenous Communities of Color. Grant activities will be posted on the City's social media as well as NWCDC's. Relevant grant documents and programmatic materials will be translated into multiple languages to reach individuals with limited English proficiency.

PRICE funding affirmative marketing procedures will include:

1. Methods for informing the public about fair housing laws such as using the Equal Housing Opportunity logo, slogan or statement in press releases and solicitations for potential homeowners and written communication to fair housing and other groups.
2. Requirements and practices to carry out affirmative marketing procedures and requirements such as displaying the fair housing poster and Equal Housing Opportunity logo and slogan, or statement.
3. Procedures to inform and solicit applicants from persons in the housing market area who are least likely to apply to reside in the development without special outreach, such as community organizations, churches, employment centers, fair housing groups, and housing counseling providers.
4. Records to be maintained that describe the actions taken to affirmatively market the units and assess the results of these actions.

Attachment C: Affirmatively Furthering Fair  
Housing

In partnership with Thurston County and the Housing Authority of Thurston County, City of Olympia completed a countywide Assessment of Fair Housing (AFH) in early 2023. The AFH found that people of color, people with disabilities, people who are transgender, and single mothers are more likely to face housing insecurity through risk of displacement, housing cost burden, and gaps in homeownership. These groups are more likely to experience homelessness, eviction, and are more likely to be renters than homeowners.

In Thurston County, the homeownership rate for white, non-Hispanic households is 69%, while the homeownership rate for people of color is 58%. The homeownership rate is lowest for Black or African American households (45%). The Washington State Department of Commerce report *Improving Homeownership Rates for Black, Indigenous, and People of Color in Washington* finds that 2,866 Black, Indigenous and People of Color (BIPOC) households would need to become homeowners in Thurston County to equal the rate of white, non-Hispanic homeownership. Only 38% of single female-headed households in Thurston County own their homes. Disability advocates provided feedback that family members who care for a household member with disabilities often are forced to leave the workforce to provide support and are at risk of losing housing. Affordable homeownership could help stabilize these caregiving families.

The goals and were identified in the Fair Housing Assessment were identified along with related contributing factors, fair housing issues, metrics and milestones and timeframe for achievements, and responsible program participants. Program participants include the Regional Housing Council, Thurston County, and local jurisdictions. Many of the goals identified align with local Housing Action Plans, the Regional Housing Council's Permanent Supportive Housing Strategy, Thurston County's 5-Year Homeless Crisis Response Plan and/or work underway by the Housing Action Team subgroups. The Regional Housing Council's new Advisory Boards for Affordable Housing and Homeless Services could also provide guidance on these goals and priorities to ensure efforts make an impact on the disparities and fair housing issues identified.

A survey of over 600 community members found that increasing access to homeownership was the second highest priority to increase equity and reduce disparities among protected classes in Thurston County. As a result of community needs and priorities, the following goals were established to affirmatively further fair housing in Thurston County:

1. Provide support for low to moderate income households to access homeownership by providing funding for homeownership activities such as credit counseling or downpayment assistance;
2. Explore non-traditional ownership models provided by cooperatives and land trusts to provide more accessible and affordable homeownership opportunities for protected class groups;
3. Strengthen partnerships with homeownership partners and affirmatively market information to protected class groups when funding opportunities or programs become available (such as the Washington State Housing Finance Commission, programs by financial institutions, and nonprofits).

One barrier to homeownership identified in the AFH is absence of credit history or low credit scores for borrowers to qualify for a mortgage. In consultation with community advocates, credit history has been identified as a common barrier to accessing housing (both rental and ownership)



for multiple protected class groups. City staff heard from advocates that domestic violence survivors often experience financial abuse, which may include a perpetrator opening credit cards or bank accounts in the survivor's name. Community members with disabilities often have medical debt. Undocumented community members lack a Social Security number, are often paid in cash, and have difficulty establishing credit history. Due to barriers and cost of the legal process, many undocumented community members do not have an individual tax identification number (ITIN) or work permit. Olympia staff has determined that any future homeownership activities must include financial counseling and homebuyer education that is accessible, culturally responsive, and affirmatively marketed to protected class groups. Olympia staff has started engaging community-based organizations and by-and-for organizations to identify potential partnerships.

During the AFH process, staff developed a list of nearly 200 diverse community groups, which can be used to affirmatively market homeownership resources. Trusted advocates will provide resource information to their communities. Due to the barriers identified in the AFH, staff will target affirmative marketing efforts to community organizations serving: BIPOC, people with disabilities, LGBTQ+ community, and low-income families. Staff will create and distribute program information to community contacts from identified organizations and community groups, as well as post information in community spaces with high traffic and high visibility from a diverse cross-section of the community (such as targeted apartment complexes, libraries, grocery stores/ethnic markets, or local schools). Staff will translate program materials into commonly spoken languages and will ensure that any future programs are accessible to individuals with Limited English Proficiency and disabilities. Staff will confer with community-based organizations to evaluate outreach and affirmative marketing efforts and readjust, as needed. These supportive outreach and financial preparation services will ensure that protected class groups that experience disparities in accessing homeownership will not be left out of opportunities funded by this proposal.

Olympia has reviewed racially restricted deeds and covenants in neighborhoods or subdivisions identified by researchers at the University of Washington. Census tract level demographic data indicates that many of the areas in Olympia with a high percentage of racially restrictive covenants are still predominantly white, compared to other areas. While about 80% of the countywide population is white, white residents still comprise about 90% of the population in some of the identified tracts.

City staff will collect demographic information on residents who benefit from programmatic activities to evaluate the effectiveness of this proposal's efforts to advance racial equity. Staff will monitor demographic information to ensure that outreach efforts and partnerships with community-based organizations are helping to reach BIPOC, people with disabilities, LGBTQ+ community, and low-income families. Staff will work with contracted organizations to adjust approaches or identify additional barriers, as needed. The City will also address discriminatory zoning and Land Use laws by amending the Comprehensive Plan to allow for new manufactured housing along the Martin Way corridor. The City will maintain compliance with civil rights laws by following City policy aligned with existing federal civil rights laws.

Attachment D: Eligible Applicant Documentation  
HOME Consortium

AMENDED INTERLOCAL COOPERATION  
AGREEMENT  
BETWEEN THURSTON COUNTY – URBAN COUNTY AND THE  
CITY OF OLYMPIA,  
TO FORM A HOME CONSORTIUM TO PARTICIPATE AND RECEIVE FUNDS  
UNDER THE NATIONAL AFFORDABLE HOUSING ACT

PROGRAM YEARS 2022 - 2024

This agreement is entered into between Thurston County as the qualified Urban County, comprised of: City of Lacey, City of Tumwater, City of Yelm, City of Rainier, City of Tenino and the Town of Bucoda, (hereinafter the "County"), a political subdivision of the State of Washington, and the City of Olympia, (hereinafter the "City"), municipal corporations within Thurston County, for the purpose of forming a Consortium to receive and administer federal funds under the HOME Investments Partnership (HOME) Program. This agreement will become effective upon adoption by the parties and approval by the U.S. Department of Housing and Urban Development (HUD), and will continue until terminated as provided herein.

WHEREAS, the Congress of the United States of America has enacted the National Affordable Housing Act (NAHA), 42 U.S.C. Sec. 12721, as implemented by HUD in 24 CFR part 92, which authorizes units of general local government to form a consortium to obtain funding as a participating Jurisdiction under the HOME program; and

WHEREAS, the County and the City are not individually eligible to receive a formal allocation in the HOME program; and

WHEREAS, the County and the City have determined that obtaining funding under the HOME program will increase their ability to provide affordable housing for residents with incomes at or below 80% of the area median income; and

WHEREAS, HUD has specified the minimum provisions which must be included within any intergovernmental agreement for the cooperating bodies to qualify as a consortium; and

WHEREAS, the NAHA requires that a consortium select one member to act in a representative capacity for all members and to assume overall responsibility for the program; and

WHEREAS, the Consortium is formed for the purpose of receiving Community Development Block Grant entitlement funds as an Urban County that does not include the City of Olympia, the City of Olympia will continue to administer its own independent CDBG program; and

WHEREAS, HUD has specified that the program year for the HOME Interlocal must coincide with the program year of the Urban County, Community Development Block Grant Interlocal for Thurston County, which begins September 1st.

NOW THEREFORE, in consideration of the mutual promises made herein and the mutual benefits received hereunder, the parties agree as follows:

## **SECTION I: DEFINITIONS**

- A. "Member" means a unit of local government that is a signatory to this agreement and therefore a member of the consortium for the purpose of carrying out eligible activities under 24 CFR Part 92.
- B. "Representative Member" means the unit of local government designated as the "lead entity" to act in a representative capacity for all members for the purpose of this agreement. The Representative Member will assume overall responsibility for ensuring that the consortium's HOME program is carried out in compliance with the requirements of the HOME program, including requirements concerning the Consolidated Plan, in accordance with HUD regulations 24 CFR Parts 92 and 91, respectively, and the requirements of 24CFR 92.350, and other federal requirements. For purposes of this agreement, Thurston County is designated as the lead entity.

## **SECTION II: GENERAL PROVISIONS**

- A. The Members agree that as geographically contiguous units of general local government, they are eligible to form a consortium for the purposes of HOME funding. However, the consortium is not a separate legal entity. The consortium will not acquire, hold or dispose of real or personal property.
- B. The Members agree to cooperate in undertaking or to assist in undertaking housing assistance activities for the HOME program in compliance with the Consolidated Plan.
- C. The Members agree to undertake the development of a Consolidated Plan for each year covered by this agreement.
- D. The Members agree to jointly pursue and identify match requirements, examples including, but not limited, to 2060 funds, non CDBG housing rehabilitation funds, Washington State Housing Trust Funds, Regional Housing Council (RHC) funds, and other funds as may be appropriate and eligible to be used as matching funds according to 24 CFR Part 22 Section 200, the amendments to NAHA in the Community Development Act of 1992, and HUD Notice CPD 97-03.
- E. The Members agree to take affirmative action to further fair housing in their jurisdictions. Such actions may include planning, education and outreach, and enforcement components.
- F. The Members agree to comply with the requirements of the HOME program in 24 CFR Part 91 and 92, the requirements of 24 CFR 92.350, and other federal requirements.

## **SECTION III: PROGRAM ADMINISTRATION**

- A. The Members agree that Thurston County per section 1. is designated as the Representative Member and will act as the lead entity for the Consortium.

- B. The lead entity shall assume overall responsibility for ensuring that the HOME program is carried out in compliance with 24 CFR Part 92. The lead entity may enter into an agreement with a Subrecipient to administer and manage the HOME program, and may delegate all tasks and activities, including any tasks, activities, and authority listed below, to the extent allowed by HUD and the HOME program regulations.
- C. The lead entity shall manage the entire HOME allocation on behalf of the Consortium, as set forth herein. Specifically, the lead entity will be responsible for the following:
  - 1. Establish a local HOME Investment Trust Fund Account;
  - 2. Receipt, disburse, and account for all HOME program and matching funds;
  - 3. Collect all required reports and data from the Members and submit them to HUD; and
  - 4. Provide staff support for program implementation.
- D. Each Member is responsible for submitting in a timely manner to the lead entity all information necessary for participation in the Consortium as defined in 24 CFR 92. This includes all information necessary for the Consolidated Plan, the HOME program description and certifications, and performance reports.
- E. The lead entity and any and all Subrecipient entities agree to make available to each Member upon request all records concerning the activities carried out under this agreement for inspection.
- F. The lead entity is responsible for preparing and submitting the Consolidated Plan to HUD. Development of the Consolidated Plan will require the participation of citizens and organizations as well as input from all the Members. The Members will provide specific information concerning their housing and related activities to the lead entity for inclusion in the Consolidated Plan. The Plan will identify the general activities and priorities to be undertaken with HOME and CDBG entitlement funds. The City is responsible for preparing a Consolidated Plan to cover its CDBG program, which plan will be incorporated into the Consortium's Consolidated Plan.
- G. The lead entity will provide staff support to manage and implement activities of the consortium's HOME program. Specific tasks include, but are not limited to, coordinating the public participation process, developing necessary forms and agreements, drafting program descriptions, RFP's and NOFA's, reviewing and evaluating proposals for funding, technical assistance to project sponsors, monitoring funded projects, and preparing required reports. As noted in III.B above, these tasks may be carried out by a Subrecipient entity.
- H. The lead entity will be entitled to expend up to 10% of the Consortium allocation for eligible planning and administrative costs in accordance with 24 CFR 92.207, including 10% of any program income. Otherwise, each Member will be independently responsible for any administrative costs each incurs that are associated with the development and implementation of the Consolidated Plan and the HOME program.

- I. An advisory committee for HOME, hereinafter referred to as the "Committee," will be created for the purpose of identifying the general activities and priorities to be undertaken with the HOME funds for the Consortium, and to serve in an oversight capacity for the programs initiated by HOME expenditures. The Committee will also participate in the development of the Consortium's Consolidated Plan, and make formal recommendations to the lead entity's governing body for the successful implementation of the HOME program for the Consortium as a whole.

The Committee will consist of one elected official from each Member and one elected official acting on behalf of the jurisdiction classified as the "Representative Member/Lead Entity." A chair and vice chair will be appointed by the Committee and meet a minimum of two times a year. The Committee will also agree to a set of bylaws outlining the rules and procedures for conducting meetings of this body. Staff support for the Committee will be provided by the lead entity or its designee.

#### **SECTION IV: TERM OF THIS AGREEMENT**

- A. This agreement remains in full force and effect from the date of execution and approval by HUD for the period necessary to carry out all activities that will be funded for three program years: 2022, 2023, and 2024. The program year start date is September 1, which will be consistent with the City's CDBG program year.
- B. The Members are required to remain in the Consortium and cannot terminate or withdraw during the entire three-year period.
- C. The agreement will automatically be renewed for participation in successive three-year qualification periods unless a Member provides written notice to the Thurston County Manager that it elects not to participate in a new qualification period. By the date specified in HUD's consortia designation notice, the lead entity will notify each Member in writing of its right not to participate for the successive three-year qualification period. The lead entity will send a copy of the notification to each Member to the HUD Field Office by the date specified in the consortia designation notice.

#### **SECTION V: AMENDMENT**

- A. This agreement may be amended by the written consent of a majority of the Members.
- B. The Members agree to amend this agreement as necessary to add new members to the consortium.
- C. Failure by the Members to adopt any amendment to the agreement incorporating changes necessary to meet the requirements for cooperation agreements set forth in a HUD Consortia Qualification Notice applicable to a subsequent three-year qualification period will void the automatic renewal of the consortium agreement.

#### **SECTION V: MISCELLANEOUS PROVISIONS**

- A. Counterparts. This agreement may be executed in a number of identical counterparts which, taken together, constitute collectively one agreement; but in making proof of this

agreement, it is not necessary to produce or account for more than one such counterpart. Additionally, (i) the signature pages taken from separate individually executed counterparts of this agreement may be combined to form multiple fully executed counterparts; and (ii) a facsimile signature or an electronically scanned signature, or an electronic or digital signature where permitted by law, must be deemed to be an original signature for all purposes. All executed counterparts of this agreement are originals, but all such counterparts, when taken together, constitute one and the same agreement.

- B. Posting or Recording. The lead entity shall posted this agreement on its website or shall it with the Thurston County Auditor's Office pursuant to RCW 39.34.040.
- C. Employment Relationship. Employees of each agency remain at all times under the direction and control of their originally employing agency and the performance of work for any other agency pursuant to this agreement does not change that relationship for any purpose. No party to this agreement may be deemed to have agreed to pay any other agency's employees any wages or benefits afforded to its own employees. Further, each agency's responsibilities to its own employees for workplace injuries remain unchanged by this agreement.
- D. Records. Each party shall maintain its own public records and is solely responsible for responding to records requests received about the subject matter of this agreement. Any public records request addressed to the consortium as if this agreement created a separate legal entity, must be deemed to be a request received by each member individually. Each member shall respond separately, unless agreed to otherwise in writing.
- E. This agreement is governed by and must be interpreted in accordance with the laws of the State of Washington. Any lawsuit arising out of or relating to this agreement must be brought and maintained in the Superior Court of Thurston County.

**THURSTON COUNTY**

**CITY OF OLYMPIA**

\_\_\_\_\_  
Tye Menser  
Chair, Board of County Commissioners  
Dated: \_\_\_\_\_

\_\_\_\_\_  
*Steven J. Burney*  
Steven J. Burney  
City Manager  
Date: 08/11/2021

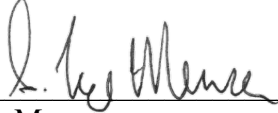
Approved as to Form:  
Thurston County Prosecuting Attorney

Approved as to Form:

By: \_\_\_\_\_  
Deputy

By: *Michael M. Young*  
Deputy City Attorney

THURSTON COUNTY



Tye Menser  
Chair, Board of County Commissioners  
Dated: 8/11/2021

CITY OF OLYMPIA

\_\_\_\_\_  
Name: Cheryl Selby  
Title: Mayor

Approved as to Form:  
Thurston County Prosecuting Attorney

By: \_\_\_\_\_  
By: Elizabeth Petrick  
Deputy

Approved as to Form:  
City Attorney

By: \_\_\_\_\_  
Deputy



## Attachment E: Evidence of Partnership Letters



**northwest  
cooperative**  
development center

**Fostering community economic development through cooperative business models**

The Honorable Adrienne Todman  
Acting Secretary  
U.S. Department of Housing and Urban Development  
451 Seventh Street SW  
Washington, DC 20410

RE: Intent to Collaborate

Dear Acting Secretary Todman,

The Northwest Cooperative Development Center (NWDC) supports the City of Olympia's application for HUD's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) funding and commits to contributing the time and expertise of our staff in making the Woodard Creek ROC project a success.

NWDC has worked with cooperatively owned, manufactured home communities for more than a decade as a ROCUSA Certified Technical Assistance Provider. Currently, our staff serves more than 25 resident owned communities housing more than 1,300 households. Manufactured Housing provides one of the most affordable paths to homeownership in the United States and we are eager to see more of these homes become available for low-income homebuyers.

NWDC will assist the City of Olympia throughout this project and has already committed significant staff time developing the budget, identifying partners, and planning the timeline. We will support the city as this project unfolds to ensure construction is timely and efficient, the cooperative is well positioned with a tested organizational model, and residents are supported, long-term, in the operation of their manufactured home community.

Sincerely,

DocuSigned by:  
*Sam Green* 6/12/2024  
9FED3CFD653E419...

Sam Green

Co-Executive Director

**Office Address:** 407 4<sup>th</sup> Ave. E. Ste. 201, Olympia, WA 98501 **Mailing Address:** P.O. Box 256, Olympia, WA 98507-0256

**Phone:** (360) 943-4241 **Fax:** (360) 570-8415 **E-Mail:** info@nwcdc.coop

The Northwest Cooperative Development Center is a 501(c)3 nonprofit and donations may be tax deductible. NWDC attests that no direct goods or services were provided to the donor.

## Attachment F: Leverage Documentation

## Attachment G: Application Certifications and Standard Forms

## PRICE CERTIFICATIONS FOR ENTITLEMENT LOCAL GOVERNMENT APPLICANTS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing. **The Uniform Relocation and Real Property Acquisition Policies Act of 1970, as amended (URA), and Residential Anti-displacement and Relocation Assistance Plan (RARAP)** -- It will comply with the acquisition and relocation requirements of the URA (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR part 24. It has in effect and is following a RARAP as required under 24 CFR part 42 in connection with any activity assisted with funding under either the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The submission of the PRICE application is authorized under state and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with PRICE funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 75.

**Build America, Buy America (BABA)** -- It will comply with Title IX, subpart A of the Infrastructure Investment and Jobs Act of 2021 (41 U.S.C. 8301 et seq.).

**Public Participation** -- It is in full compliance with the PRICE streamlined public participation requirements found in Section VI.E of the PRICE NOFO.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with PRICE funds, it has developed its proposal to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The proposal may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional PRICE Certification).
2. **Overall Benefit.** The aggregate use of PRICE funds shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons.
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with PRICE funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if PRICE funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with PRICE funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than PRICE funds. In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than PRICE funds if the jurisdiction certifies that it lacks PRICE funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K and R; and EPA's lead-based paint rules (e.g., Repair, Renovation and Painting; Pre-Renovation Education; and Lead Training and Certification (40 CFR part 745)).

**Compliance with RFRA** -- The grant will be conducted and administered in conformity with the requirements of the Religious Freedom Restoration Act (42 U.S.C. 2000bb) and 24 CFR 5.109, allowing the full and fair participation of faith-based entities.

**Environmental Review** -- It will comply with environmental review procedures and requirements at 24 CFR part 58.

**Compliance with Laws** -- It will comply with applicable laws.

\_\_\_\_\_ Signature of Authorized Official

\_\_\_\_\_ Date

\_\_\_\_\_ Title

## Attachment H: Summary of Public Comments