

Five-Year Consolidated Plan Goal: 7,500 persons  
First Year Accomplishment: 1,138 persons

*Objective PSO-11: Provide case management for up to 80 low-income families per year to return them to self-reliance for each of the next five years for a total of up to 400 families (1,000 persons).*

Fund Source/ Project #	Project Sponsor & Project Name	Project Description	Accomplishment
CDBG-S 2004 #20 CDBG-S 2005 #19	Volunteers of America Sky Valley Resource Center	Project will provide case management and supportive services and program operating costs to low-income persons to increase self-sufficiency.	Provided intensive case management to 186 families (424 persons).

Five-Year Consolidated Plan Goal: 400 families (1,000 persons)  
First-Year Accomplishment: 186 families (424 persons)

## **B. ACTIONS TAKEN TO AFFIRMATIVELY FURTHER FAIR HOUSING**

During the course of developing its 2000-2004 Housing and Community Development Consolidated Plan Snohomish County revised its Analysis of Impediments to Fair Housing (AI), first developed jointly with the City of Everett. The AI was prepared for use by all members of the Snohomish County Housing and Community Development Consortium.

The findings cited in the AI are as follows.

- Snohomish County has made efforts to address housing discrimination through an effective, and on-going, education program.
- When discrimination complaints are filed, they are handled effectively.
- Relatively few complaints have been filed in the County. It is not clear if this means that:
  - Discrimination is not occurring;
  - If people are unaware of their fair housing rights and the complaint process; or
  - Lack of a local fair housing law and enforcement office discourages the filing of complaints.
- Based on complaint data, housing discrimination occurs most often for families with children and persons with disabilities.
- Based on the Home Mortgage Disclosure Act data analysis, minorities, other than Asian/Pacific Islanders, are less likely to have a home loan approved than are whites.
- The County's support of blind testing could help to determine if complaint and HMDA data provide sufficient and accurate information for drawing conclusions about potential housing discrimination issues.

- Passage of a fair housing law, and creation of a local enforcement office, would provide a more direct connection to the complaint and resolution process for county residents who may be experiencing housing discrimination.

During the reporting period, the following actions were taken to address fair housing issues in Snohomish County.

### Community Housing Resource Board

The mission and purpose of the Community Housing Resource Board (CHRB) is to expand public awareness of federal and state fair housing laws which prohibit discrimination on the basis of race, color, sex, national origin, sexual orientation, family or disability status. The CHRB program is designed to inform and educate realtors, brokers, property managers, lenders, landlords, tenants, students and the general public in Snohomish County regarding the issues of housing discrimination and equal housing opportunities. All members of the CHRB are volunteers and include the Association of Realtors, the City of Everett, Everett Housing Authority, the Task Force on Homelessness, the Housing Authority of Snohomish County, the Navy Housing Office, Snohomish County and several local banks.

The Community Housing Resource Board (CHRB) of Everett and Snohomish County met three times during this period and conducted five seminars on fair housing and landlord/tenant laws. The seminars were held in October 2005 and May 2006 and were free, open to the public, and provided at locations with disability access. Locations included the Everett Public Library, the Lynnwood Public Library and the Marysville Public Library. The seminars included presentations on the rights and responsibilities of the both renters and landlords under the Residential Landlord-Tenant Laws, legal aspects of the Landlord-Tenant laws, and the local impact of federal and state fair housing laws. An opportunity for questions and answers was provided at each seminar. The CHRB reported over 77 persons in total attended the seminars during the reporting period.

Volunteer speakers at the seminars included the Director of the Volunteers of America Dispute Resolution Center, an attorney from Snohomish County Legal Services, representatives from the Fair Housing Division of the Washington State Human Rights Commission, and the president of a large property management company. Sponsors (financial and in-kind contributors) for the seminars included American First National Bank, ARC of Snohomish County, the Association of Realtors, Cascade Savings Bank, Coast Management Company, the City of Everett, the Everett Housing Authority, EverTrust Bank, Frontier Bank, the Housing Authority of Snohomish County, Snohomish County, Navy Housing Office, Task Force on Homelessness, Volunteers of America Dispute Resolution Center, and Washington Home of Your Own.

Advertising for the seminars included display ads placed in the Everett Herald, the Lynnwood Enterprise, the Marysville Globe, the Arlington Times, and the provision of public service announcements to all local newspapers, radio stations, and the cable TV public access channel. Advertising flyers were posted and placed in local libraries, banks, city halls, the county courthouse, and colleges. The Association of Realtors, Apartment Operators' Association, and the Navy Housing Office placed announcements in their newsletters to members. The Everett Housing Authority distributed the flyer by fax through the social service agencies' network. The cost of the newspaper ads was contributed by the City of Everett and Snohomish County through CDBG administration funds in support of the CHRB's fair housing information program.

Items discussed at the CHRB meetings included: scheduling and advertising for the seminars, funding sources through donations and CDBG, attendance and issues discussed at the seminars; possible future production of a quality DVD/videotape of the seminar speakers' presentation as a reference material, other CHRB activities to promote fair housing in Everett and Snohomish County, the incidence of reported fair housing complaints, other housing issues, and "Recommendations for Fair Housing in Everett" from Everett's Consolidated Plan submitted to HUD. Flyers advertising the workshops may be referenced in Appendix G.

#### Rental Housing Mediation/Fair Housing Counseling Project

The Volunteers of America Dispute Resolution Center receives CDBG funds for the Rental Housing Mediation/Fair Housing Counseling project. This project provides information on landlord/tenant and fair housing laws and provides alternative dispute resolution services including conciliation and mediation to help resolve disputes between landlords and tenants. Information regarding landlord/tenant and fair housing laws is provided via a telephone information line, printed brochures, and free educational seminars provided in conjunction with the Community Housing Resource Board. Fair Housing Counseling is provided to individuals who believe they are experiencing discrimination in housing including providing information on fair housing laws and providing information about the preparation and procedure for processing a complaint through the Washington State Human Rights Commission and/or other agencies.

#### HomeSight Puget Sound Homebuyers Assistance Program

HomeSight receives HOME and ADDI funds and provides low-to-moderate income first-time homebuyers in Snohomish County with homebuyer education courses, financial counseling, and purchase assistance. Through the education courses and financial counseling, the project provides education on predatory lending practices and discriminatory credit practices. In 2004, HomeSight launched its minority outreach marketing strategy. HomeSight began advertising on Snohomish County buses in Russian, Spanish, Vietnamese, and Mandarin Chinese. HomeSight staff

members speak all of these languages except Russian, and HomeSight has access to translation services for clients who need them.

### Snohomish County Home Ownership Fair

The Housing Consortium of Everett and Snohomish County (HESC) hosted a 2006 Home Ownership Fair in May 2006 with 100 attendees. The 2006 fair featured information booths as well as workshops to prospective homebuyers on various topics including: home buying basics, understanding credit, downpayment/purchase assistance for low-to-moderate income persons, applying for a loan, finding a realtor, home inspections, enjoying your home and meeting your obligations, maintaining your home, and households budgets. Flyers advertising this event were translated into several foreign languages. Lead sponsors of the fair included Snohomish County, HomeSight, Wells Fargo Home Mortgage, Boeing Employees Credit Union, Washington Mutual, City of Everett and Frontier Bank. Flyers for the fair were translated into several foreign languages.

### Housing Information and Advocacy Project

The disAbility Resource Connection applied for and was awarded 2006 CDBG funds to expand their Housing Information and Advocacy Project. The project will assist persons with disabilities in Snohomish County to identify appropriate accessible affordable housing options and resources and to apply for subsidized housing. The project will also provide community and systems advocacy to enhance housing accessibility. Services will be provided in the 2006 program year.

## **C. AFFORDABLE HOUSING**

Low rental vacancy rates and increasing rents and home prices continue to keep low- and moderate-income individuals and households from locating affordable housing opportunities in Snohomish County. To help address this need in the community, Snohomish County awarded CDBG, HOME, ADDI, ESG and local funds to projects that support low-to-moderate income persons, homeless persons, seniors, persons with disabilities and others with special needs through the provision of emergency housing, transitional housing, supportive permanent housing, affordable permanent housing, homeownership opportunities, tenant-based rental assistance, and housing rehabilitation. Supportive services were linked to many of the assisted housing projects to help ensure the tenant or homebuyer succeeded in maintaining their housing.

Projects used CDBG, HOME, ADDI and ESG funds to leverage tax credit financing, McKinney-Vento funds available through the federal SuperNOFA CoC competitive application process, State funding, private debt and other grants and low-interest financing to preserve, maintain and develop affordable housing units. Notable activities during the 2005 Program Year included: