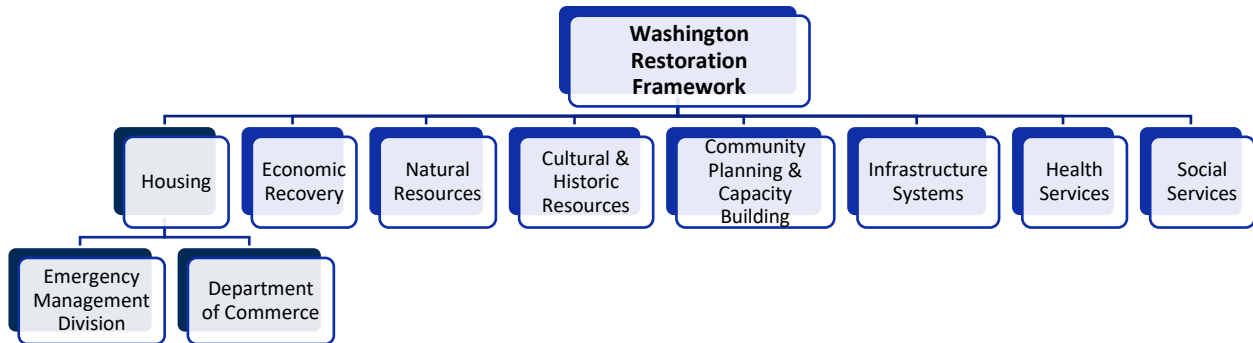




Housing

Recovery Support Function



Coordinating:

Emergency Management Division (EMD)
 Department of Commerce (COM)

Primary:

Supporting:

Department of Ecology (ECY)	Department of Social and Health Services (DSHS)
Department of Health (DOH)	Department of Veterans Affairs (WDVA)
Department of Labor and Industries (Lni)	Housing Finance Commission (WSHFC)
Department of Licensing (DOL)	Office of the Insurance Commissioner (OIC)
Department of Natural Resources (DNR)	

Purpose

The Washington State Housing Recovery Support Function (Housing RSF) coordinates state agency program delivery and technical assistance to local jurisdictions. While Washington State has no dedicated disaster recovery program funding, many agencies, departments, and organizations (“entities”) manage programs that can be prioritized for, or applied to, disaster recovery scenarios. Once activated, the Housing RSF can become an information and program clearing house for federal, state, and local resources and needs.

The National Preparedness Goal establishes 32 Core Capabilities organized into five mission areas to address the greatest risks to the nation. The Recovery Core Capabilities organize the key functional areas necessary to fully coordinate recovery support to impacted communities. The RSFs describe the process of organizing and coordinating agency actions to meet the Core Capability definition. Therefore, this RSF supports the delivery of the Housing Core Capability in the Recovery Mission Area. Planning, Public Information and Warning, and Operational Coordination are Support Core Capabilities to this RSF.

Primary Core Capability	
Recovery	
Housing	Implement housing solutions that effectively support the needs of the whole community and contribute to its sustainability and resilience.

Support Core Capabilities	
Recovery	
Planning	Conduct a systematic process engaging the whole community as appropriate in the development of executable strategic, operational, and/or tactical-level approaches to meet defined objectives.
Public Information and Warning	Deliver coordinated, prompt, reliable, and actionable information to the whole community through the use of clear, consistent, accessible, and culturally and linguistically appropriate methods to effectively relay information regarding any threat or hazard and, as appropriate, the actions being taken, and the assistance being made available.
Operational Coordination	Establish and maintain a unified and coordinated operational structure and process that appropriately integrates all critical stakeholders and supports the execution of Core Capabilities.

Authorities & Policies

Revised Code of Washington (RCW)

- 19.27, State Building Code**
Provision of building codes throughout the state to promote the health, safety and welfare of the occupants or users of buildings and structures and the general public.
- 35.21.684, Restrictions on location of manufactured/mobile homes and entry or removal of recreational vehicles used as primary residences**
A city or town may not adopt an ordinance that has the effect, directly or indirectly, of preventing the entry or requiring the removal of a recreational vehicle or tiny house with wheels as defined in [RCW 35.21.686](#) used as a primary residence in manufactured/mobile home communities.
- 35.82, Housing Authorities Law**
Establishes the requirements of housing authorities in each city and in each county of the state to address insanitary or unsafe inhabited dwelling accommodations, a shortage of these accommodations to persons of low income or for senior citizens. Also establishes the requirements pertaining to rental units, eminent domain, and planning, zoning and building laws.
- 43.185B, Washington Housing Policy Act**
Establishes the goal of the state of Washington to attain a decent home in a healthy, safe environment for every resident of the state through the efforts of the public and

private sectors. Establishes the affordable housing advisory board to serve the Department of Commerce as the principal advisory body on housing and housing-related issues.

- **43.185C, Homeless Housing and Assistance**
Establishes the homeless housing program within the Department of Commerce to develop and coordinate a statewide strategic plan aimed at housing homeless persons.
- **43.330.488, Low-Income Home Repair Revolving Loan Account**
Establishes the Low-Income Home Repair Account. Rural homeowners who earn less than 200 percent of the Federal Poverty Level (FPL) could be eligible for a loan for the purpose of home rehabilitation
- **49.60.222, Unfair practices with respect to real estate transactions, facilities, or services**
Establishes requirements pertaining to real estate transactions, facilities, or services, and protects against discrimination.
- **58.18, Residential Landlord Tenant Act**
Allows tenants 14 days to catch up on late rent before an eviction action is initiated and allows eviction court judges to use discretion and consider extenuating circumstances such as job loss or hospitalization in eviction cases. A landlord may not refuse to rent or lease real property to an otherwise eligible tenant solely due to the source of their income (protection for low-income households relying in income or rental assistance).
- **61.24, Foreclosure Fairness Act**
Requires lenders to notify homeowners, prior to initiating foreclosure, of the availability of foreclosure counseling and the potential for mediation, and to participate in mediation with homeowners who have been referred to the [Mediation Program](#).
- **74.04.805, Essential needs and housing support eligibility.**
Defines the eligibility criteria for referral for essential needs and housing support under RCW 43.185C.220.
- **70.114A, Temporary Worker Housing – Health and Safety Regulation**
Establishes regulations for temporary housing, streamlines permitting and administrative processes, and encourages the development of worker housing
- **84.36.043, Nonprofit organization property used in providing emergency or transitional housing to low-income homeless persons or victims of domestic violence**
Establishment of property tax exemption rules under the provisions of RCW 84.36.043 to real and personal property used by a nonprofit organization, association, or corporation to provide emergency or transitional housing to low income persons or victims of domestic violence who are homeless for personal safety reasons.
- **84.56.020: Taxes collected by treasurer—Extensions during state of emergency**
During a state of emergency declared under RCW [43.06.010](#)(12), the county treasurer, on his or her own motion or at the request of any taxpayer affected by the emergency,

may grant extensions of the due date of any taxes payable under this section as the treasurer deems proper.

- **Chapter 246-358, Temporary Worker Housing**

Chapter is adopted by the Washington State Department of Health and establishes minimum health and safety requirements for temporary worker housing and cherry harvest camps.

Washington Administrative Code (WAC)

- **51-50, State Building Code Adoption and Amendment of the 2015 Edition of the International Building Code**

- **365, Department of Commerce (Community Development)**

- **365-196, Growth Management Act – Procedural Criteria for Adopting Comprehensive Plans and Development Regulations**

Through the Growth Management Act, the legislature provided a new framework for land use planning and the regulation of development in Washington state. This chapter includes policies for county-wide planning and urban growth areas, development regulations, and key components of the comprehensive plan including elements such as land use, housing, capital facilities, rural, economic development, natural resource lands, critical areas, and more.

- **365-196-410, Housing Element**

Requires counties and cities to develop a housing element with certain features such as the incorporation of vitality and character of established residential neighborhoods. The goals and policies serve as a guide for jurisdictions to create and adopt development regulations and to manage the permit process.

- **365-200, The Affordable Housing Program**

The purpose of the affordable housing program is to provide financial assistance and develop and coordinate public and private resources to meet the affordable housing needs of low-income households in the state.

- **388-436-0055, What is the disaster cash assistance program (DCAP)?**

Explains the DCAP program, paid through the Consolidated Emergency Assistance Program (CEAP), designed to provide cash assistance to individuals and families who face an emergency and do not have the money to meet their basic needs.

- **458-16-320, Emergency or transitional housing**

Establishment of property tax exemption rules under the provisions of RCW 84.36.043 to real and personal property used by a nonprofit organization, association, or corporation to provide emergency or transitional housing to low income persons or victims of domestic violence who are homeless for personal safety reasons.

- **458-16-560, Housing for very low-income households**
Outlines the exemption that may be claimed by nonprofit entities providing housing or lots for mobile homes within a mobile home park for occupancy by a very low-income household.
- **388, Department of Social and Health Services**
 - **388-436, Emergency Cash Assistance**
Defines emergency cash assistance administered through the Consolidated Emergency Assistance Program (CEAP) and defines eligibility criteria.
 - **388-447, Housing and Essential Needs Referral**
Describes the Housing and Essential Needs (HEN) program, administered by the Department of Social and Health Services and outlines the evaluation criteria for referral.

Important Agency/Organization Policies

Eligibility A-Z Manual (A-Z)

This manual provides administrative rules and procedures for staff to determine initial and ongoing eligibility for people applying for and receiving cash and food assistance in Washington State under the Emergency Assistance Programs, including the Disaster Supplemental Nutrition Assistance Program (D-SNAP).

Social Services Manual

All Economic Services Administration (ESA) staff within the Washington Department of Social and Health Services use this manual to identify the administrative rules and procedures for staff who provide social services to people applying for assistance.

United States Governing Authorities and Policies

- **42 U.S. Code Section 3604, Federal Fair Housing Act, Discrimination in the sale or rental of housing and other prohibited practices**
Prohibits discrimination against people who are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.
- **42 U.S. Code Section 5174, Federal Assistance to Individuals and Households**
Defines the federal and state role in providing financial assistance and, if necessary, direct services to respond to disaster-related housing needs following a major disaster.
- **12 U.S. Code Section 1709, Insurance of mortgages**
Authorizes the Secretary of Housing and Urban Development (HUD) to provide mortgage insurance to disaster victims. This is accomplished through HUD's Federal Housing Administration (FHA), which insures mortgages made by qualified lenders to people purchasing or refinancing a primary residence.
- **24 CFR, Part 570, Community Development Block Grants**
Provides policies and procedures applicable to the state-administered Community Development Block Grant (CDBG) non-entitlement funds authorized under Title 1 of the Housing and Community Development Act of 1974. The CDBG-Disaster Recovery (CDBG-

DR) funding is also authorized under this Act and adheres to the CDBG regulation in 24 CFR 570 in addition to any requirements cited in the disaster appropriations acts.

Situation Overview

Washington has shown a commitment to housing recovery through our implementation of a building code that is comprised of several national model codes reflecting an understanding that recovery begins with effective building practices. The development of the Washington Firewise Program, and other similar programs, is an example of mitigation practices that contribute to community and housing resiliency. The State's commitment to funding affordable housing provides a resource to the whole community both before disasters occur as well as when private housing is damaged. The continued effort to build effective partnerships and determine ways to coordinate resources prior to disasters occurring exemplify our ongoing efforts in furthering our recovery capabilities.

Nevertheless, housing recovery is a challenge for the State and cannot be accomplished through existing state resources. Across all jurisdictional levels there is a lack of staff and funding resources to accomplish planning and training activities for long-term housing recovery. The priority to exercise for long-term housing recovery is low compared to the need to address more seemingly imminent threats. There are no State resources specific to fund the rebuilding of damaged and destroyed housing. All of these factors challenge recovery efforts and make it more difficult to effectively support the needs of the whole community and contribute to the sustainability and resilience of those communities.

Planning Assumptions

This RSF assumes that local and federal emergency management establishments will operate similar plans that stipulate organization by Core Capability and/or RSF as defined within the Washington Restoration Framework (WRF). If a local entity does not have a Housing RSF component to their response and/or recovery plan, this RSF will integrate with the closest equivalently functional element, such as Emergency Support Function 14 Long-Term Recovery (ESF-14), ESF-6 Mass Care, Emergency Assistance, Temporary Housing, and Human Services, a recovery branch, or a recovery task force/group. As requested by jurisdictions, this RSF will work with Housing Authorities and local community and social service organizations to provide technical disaster recovery assistance and planning support.

Concept of Operations

Critical Tasks

This RSF is primarily responsible for directly contributing to the Recovery Mission Area through the Housing Core Capability and Critical Tasks but may also support the Critical Tasks under Planning, Public Information and Warning and Operational Coordination Core Capabilities. The entities responsible for executing these tasks are listed in the 'Responsibilities' section of this document.

Housing	
Critical Task I.D.	Critical Task Description
1	Assess preliminary housing impacts and needs, identify currently available options for temporary housing, and plan for permanent housing.
2	Ensure community housing recovery plans continue to address interim housing needs, assess options for permanent housing, and define a timeline for achieving a resilient, accessible, and sustainable housing market.
3	Establish a resilient and sustainable housing market that meets the needs of the community, including the need for accessible housing within the specified timeframe in the recovery plan.

Planning	
Critical Task I.D.	Critical Task Description
1	Convene the core of an inclusive planning team (identified pre-disaster), which will oversee disaster recovery planning.
2	Complete an initial recovery plan that provides an overall strategy and timeline, addresses all core capabilities, and integrates socioeconomic, demographic, accessibility, technology, and risk assessment considerations (including projected climate change impacts), which will be implemented in accordance with the timeline contained in the plan.

Public Information and Warning	
Critical Task I.D.	Critical Task Description
1	Reach all populations within the community with effective actionable recovery-related public information messaging and communications that are accessible to people with disabilities and people with limited English proficiency; protect the health and safety of the affected population; help manage expectations; and ensure stakeholders have a clear understanding of available assistance and their roles and responsibilities.
2	Support affected populations and stakeholders with a system that provides appropriate, current information about any continued assistance, steady state resources for long-term impacts, and monitoring programs in an effective and accessible manner.

Operational Coordination	
Critical Task I.D.	Critical Task Description
1	Establish tiered, integrated leadership and inclusive coordinating organizations that operate with a unity of effort and are supported by sufficient assessment and analysis to provide defined structure and decision-making processes for recovery activities.
2	Define the path and timeline for recovery leadership to achieve the jurisdiction's objectives that effectively coordinates and uses appropriate local, state, tribal, territorial, insular area, and Federal assistance, as well as nongovernmental and

Operational Coordination	
Critical Task I.D.	Critical Task Description
	private sector resources. This plan is to be implemented within the established timeline.

Objectives

Through consultation with the entities in this RSF, objectives specific to this Housing RSF were identified. These are broad objectives that support the Housing Critical Tasks through the coordination of this RSF.

- Establish communication between RSF members as soon as practical following an incident with locally significant damages; if damages warrant, expand communication to local and tribal governments, federal agencies, and Voluntary Organizations Active in Disaster (VOADs).
- Support local jurisdictions in rehousing the impacted individuals and families as quickly and safely as possible so that people can remain in the area. This will be completed by coordinating and delivering applicable agency programs and technical assistance.
- Implement mitigation actions, as part of the recovery process, when possible, to reduce future risk.
- Stay out of response mode while engaging local resources, bringing in state and national partners, and supporting the beginning of housing recovery. Success in these objectives includes a smooth transition from sheltering to transitional and permanent housing, activation of programs to support survivors and disaster recovery centers, and the deployment of technical assistance to support local government functions, where possible.
- Convene necessary state resources, achieving broad representation on the RSF to establish situational awareness, obtain a common operating picture, and provide efficient service delivery.
- Support the development of a local long-term recovery organization through technical assistance, best-practice identification and continued agency liaison involvement.

Whole Community Involvement

This RSF must consider the Whole Community when assessing housing impacts and determining housing recovery strategies. Community recovery plans and assistance programs should be developed that include solutions for how the whole community will recover. There is a lack of accessible and affordable housing in many areas of Washington State. A disaster may make this situation worse, necessitating the coordination, cooperation, and communication of a wide variety of stakeholders to develop housing solutions for all disaster survivors. Topics to consider for people with access and functional needs include, but are not limited to, the following:

- Communities developing long-term housing solutions should incorporate the concepts of universal design, including accessibility and visitability, into new building standards. Visitability refers to an affordable, sustainable, and inclusive design approach for integrating core accessibility features into newly built homes. These standards are recommended by the National Institute of Building Sciences and their Whole Building Design Guide program (<https://www.wbdg.org/resources/visitability>).
- When considering permanent housing solutions and incorporating property elevation as a mitigation strategy to reduce future flood risk into the design, the Housing RSF and other state partners should keep in mind accessible elevation and visitability concepts. Elevation of property can act as a barrier for people with mobility disabilities and older adults who are aging in place. Other housing solutions aimed at increasing community resilience which may pose challenges for people with access and functional needs include imposing high energy efficiency standards or earthquake retrofitting requirements on new or existing homes. Disability integration incorporates accessible elevation options (e.g., zero-step entry and egress), visitability and adaptability features into housing recovery plans.
- Programmatic flexibilities to support disaster survivors may be authorized by local, state and federal entities to speed the recovery process. Flexible funds to support impacted households can also improve a community's ability to recover more quickly. Disaster survivors' economic challenges can take many forms and can threaten safety and housing stability. There are some housing construction requirements that exist to support people with access and functional needs. When determining whether to waive construction, rehab, rental, and other housing requirements, housing partners should have a clear understanding of the pros and cons of the action and how it may affect individuals with access and functional needs.
- Health and safety considerations must be taken into account during the recovery process. Homes that have received water damage from a disaster may grow mold and pose health hazards to the occupants, particularly to children, older adults, and people with respiratory conditions, such as asthma. Housing partners and health officials should work collaboratively to efficiently identify and address health and safety hazards through public messaging and outreach and assistance programs.
- The pre-disaster homeless population of an impacted community may face additional difficulties in accessing resources. People experiencing homelessness or who are precariously housed may have limited resources and fewer connections to their community that would otherwise support their recovery. Housing partners should strive to develop a comprehensive long-term recovery plan that addresses the economic and housing needs of the entire community, in close consultation with communities' Continuum of Care Programs and local housing and social service providers.
- Adoption of trauma-informed policies and procedures is essential to ensuring the best possible outcomes for everyone involved in a disaster. Exposure to a traumatic event or

set of circumstances can negatively affect a person's mental, physical, social, emotional or spiritual well-being for a long time after the initial incident. Emergency responders and service providers must be sensitive to the potential impact that widespread trauma can have on individuals and themselves and take care to avoid actions that can be re-traumatizing.

Organization

Mobilization

All personnel should remain flexible to adapt to the unique conditions of all hazards and scale the RSF structure to meet the needs of the recovery. This RSF operates within the confines of the WRF and in support of the Washington State Comprehensive Emergency Management Plan (CEMP) and its annexes.

EMD and Commerce, in consultation with their legal teams, will convene a conference call to establish a common operating picture and discuss any emerging local needs in the event of an incident resulting in locally significant damages to housing. This convening also may be implemented if ESF-14 is activated, or as determined by primary and coordinating entities. The Housing RSF will activate when it is determined that there are locally significant damages to housing and any incident where ESF 6 is activated and shelters are utilized. For most incidents, this activation will consist of a conference call with key state-level stakeholders. An initial meeting agenda should consider the following:

- Attendance check
- Situational awareness and reported damages (stakeholder brief-out)
- Needs for additional damage assessments
- Agency personnel involved in response and short-term recovery operations
- Unmet needs and/or concerns
- Programs that could be activated
- Identification of local points of contact
- Setup, need time for next call

RSF coordination calls and other RSF convening actions fall under the responsibility of the EMD Disaster Recovery Coordinator via ESF-14 in the State Emergency Operations Center (SEOC). The Disaster Recovery Coordinator will continue convening conference calls or meetings, as the situation requires, to continually update situational awareness and communicate to partners, VOADs, local jurisdictions, and the SEOC. EMD and the COM will work together post-disaster to develop an RSF After-Action Report and update the RSF as needed.

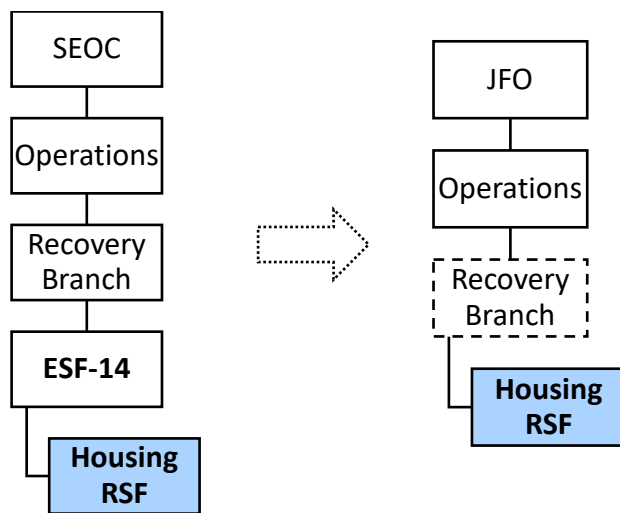
While most incidents will only require Housing RSF partners to call-in, larger disasters may necessitate in-person meetings at the SEOC or Joint Field Office (JFO). In a major disaster, this

RSF may be activated by the State Coordinating Officer (SCO) or the Governor’s Authorized Representative (GAR) and recovery activities coordinated within the Recovery Unit of the Recovery Branch in the SEOC Operations Section or JFO. Alternate meeting locations may be determined by the RSF entities, in coordination with the SCO or Deputy SCO.

Structure

The Housing RSF is a component of the Recovery Branch within the Operations Section of the SEOC, as organized within the structures of the Incident Command System (ICS). The structure is ideal for coordinating the immediate response activities and the initial recovery efforts to an incident. Recovery begins at the time of the incident and the initial response efforts contribute to the overall recovery of the impacted jurisdiction. Therefore, response activities coordinated through ESFs within the SEOC provide essential information to the RSFs, which may be activated concurrently. ESF-14 acts as the conduit of information between ESFs and RSFs and as a transition between response and recovery activities.

As the incident progresses, a structure with more flexibility may be necessary to carry out the intermediate and long-term recovery efforts in the state, in coordination with, or as part of, the JFO. In a JFO, the Housing RSF will reside within the Operations Section. A Recovery Branch may be created to maintain span of control and lead other activated RSFs.



Direction, Control and Coordination

The responsibilities and actions within this RSF should be prepared to integrate horizontally and vertically into those outlined in other local, state, and federal plans.

Horizontal Integration

State Agency Planning Integration

State agencies shall develop housing plans and strategies commensurate with the agency's requirements and needs. Agency plans should complement the state CEMP through the Washington Restoration Framework (WRF).

Vertical Integration

Local Planning Integration

Local jurisdictions shall develop housing recovery plans commensurate with local jurisdiction emergency management requirements and needs. Local jurisdiction plans should complement state plans when and where feasible.

House Bill 1923

This bill allows increasing urban residential building capacity and provides an incentive for local jurisdictions to create housing action plans. Through the grant process, a city can receive a one-time grant of \$100,000 from the Department of Commerce to support planning and outreach efforts pertaining to residential building capacity and housing affordability.

Federal Plans

Recovery Federal Interagency Operational Plan (FIOP)

Describes how the Federal Government delivers the eight core capabilities for the Recovery mission area and provides additional guidance for implementing the National Disaster Recovery Framework (NDRF).

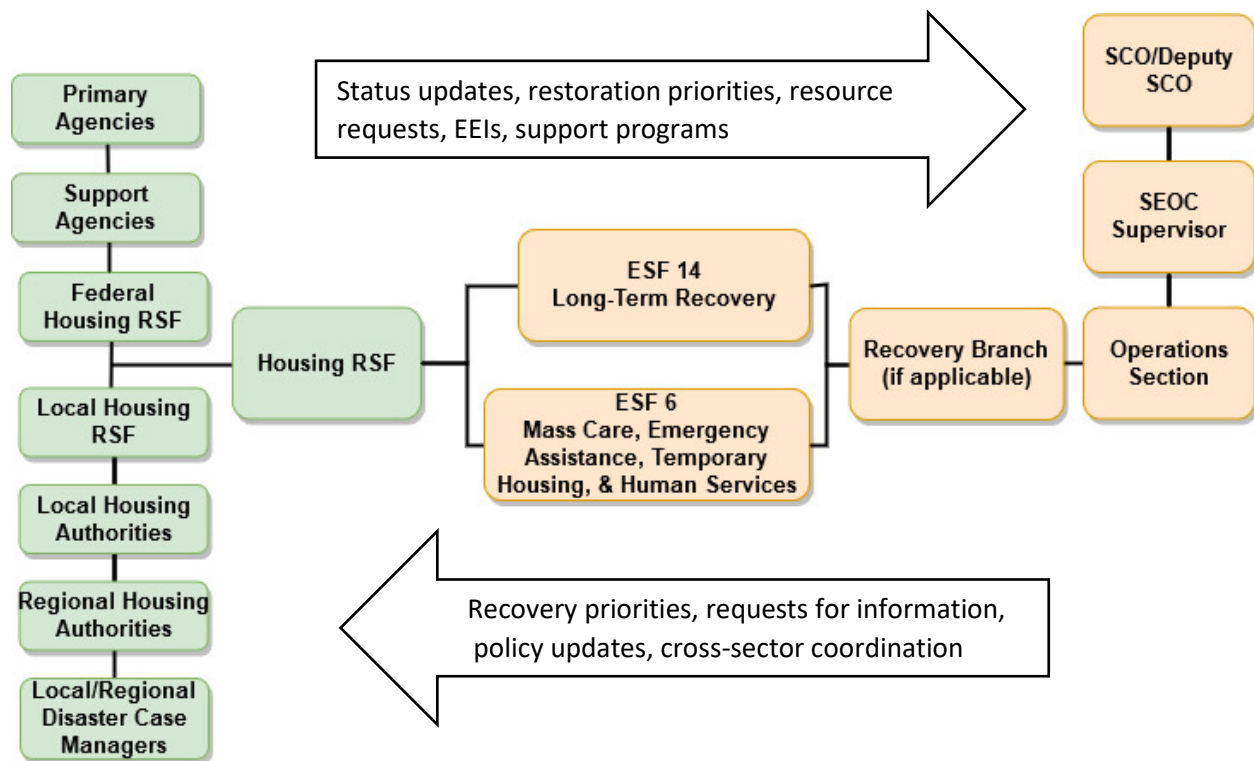
National Disaster Housing Strategy

Broadly describes how the Federal Government provides housing to disaster survivors and guides future planning efforts through housing principles and best practices.

Information Collection, Analysis, and Dissemination

Information Collection

Upon activation, the Housing RSF gathers information from its member entities, federal, state and local ESF-14 and/or Housing RSF counterparts, local and regional housing authorities, and other sources as necessary. In addition to the listed coordinating and supporting entities of the Housing RSF (page 1), this RSF should remain flexible and scalable to account for additional entities that may indirectly support this RSF (e.g., Office of Financial Management, Office of Superintendent and Public Instruction, State Treasurer's Office, Governor's Office of Indian Affairs, State Commissions, etc.).



The RSF coordinates information sharing and recovery efforts between related entities to maximize effectiveness and minimize duplication of effort. Using available information, partners will provide housing recovery impact assessment data, issues, status reports, and resource requests to inform the Housing RSF and, if applicable, the recovery support strategy or plan. In order to support the impacted community, the Housing RSF partners will communicate the RSF status and availability of support programs to local partners and VOADs.

The Homeless Management Information System (HMIS) is a local information technology system used to collect client-level data to deliver housing and services to people experiencing homelessness or people who are precariously housed. All state and federal funding related to housing and homeless support programs require HMIS to provide an identifier for each household or individual for data collection, management, and security purposes.

Entities Supporting Housing Recovery	
Academic Institutions	Farm Services Agencies (FSAs)
Community Action Council	Housing Authorities and Housing Providers
Community Foundations	Legal Services (e.g., Columbia Legal Services, Northwest Justice Project)
Community Organizations Active in Disasters (COADs)	Local & Tribal Governments
Community, Social Service, and Humanitarian Organizations	Office of Rural and Farmworker Housing

Entities Supporting Housing Recovery	
Conference of Governments	Philanthropic Organizations
Conservation Districts	Service Clubs & Fraternal Orders
County Assessor	State Board of Community & Technical Colleges (SBTC)
Emergency Management	Voluntary Organizations Active in Disasters (VOADs)
Equity & Environmental Justice Groups	Washington Hospitality Association
Farm Bureaus	

Essential Elements of Information (EIs): The type of information to be collected is first determined by the Housing RSF’s Essential Elements of Information list (see below) but may be adjusted to fit the needs of the incident. The following categories are a baseline list of essential housing recovery elements which should be considered for information collection. This list was developed and prioritized through housing recovery stakeholder engagement and outreach events. EIs may or may not be immediately relevant based on the impact of a given disaster and the unique information collection needs. Other EIs may be necessary to develop a comprehensive housing impact assessment including taking into consideration the impact on other sectors such as infrastructure, schools and daycares, health and social services, the economy, etc.

Essential Elements of Information	
Housing	
Mass Care Information	
<ul style="list-style-type: none"> ○ Shelters opened, number of people ○ Number of people with needs not staying in a shelter ○ Schools impacted ○ Needs of survivors with access and functional needs - & staff availability to support ○ Mental health and cultural needs of survivors ○ Mass care facilities damaged/destroyed and operational status ○ Damage assessment data ○ Pre-disaster numbers of people experiencing homeless or precariously housed (population, location) ○ Options for non-congregate living 	
Temporary Housing	
<ul style="list-style-type: none"> ○ Number of people displaced, number of renters/owners, needs of survivors ○ Repair versus replacement options ○ Housing vacancies ○ Pre-disaster housing conditions ○ Migrant worker housing and camp availability 	

Essential Elements of Information	
Housing	
<ul style="list-style-type: none"> ○ Alternative temporary housing options – hotels, Airbnb rentals, secondary and vacation homes, Accessory Dwelling Unites (ADUs), cruise ships ○ Pre-identified sites (e.g., fairgrounds, RV Campgrounds & RV Sites – “hook-up sites”, state campgrounds and parks) 	
Long-Term Housing	
<ul style="list-style-type: none"> ○ Building and zoning considerations ○ Moratoria and permitting needs including “off-grid” housing requirements ○ Utility contractors ○ Insurance coverages (e.g., NFIP) ○ Mitigation and land use considerations ○ Affordability and Fair Market Rent requirements ○ Fraud prevention and awareness ○ Finance tracking ○ Section 8 Housing triage (based on priorities of local housing authorities) ○ Housing availability databases from partners 	
Public Awareness	
<ul style="list-style-type: none"> ○ Coordination of public messaging with local, regional, tribal housing providers and authorities ○ Mortgage, insurance, and contractor fraud prevention and awareness ○ Resources to support housing recovery (e.g., HUD-funded housing counselors, Rapid Re-Housing) and eligibility criteria for participating housing entities to share with their clients ○ Limited English Proficiency (LEP) needs – identify based on SB 5046 requirements. 	

Information Analysis

Based on the information collected, the Housing RSF will work collaboratively to analyze the data and determine technical assistance needs, unmet needs, recovery challenges, and resource opportunities. To support housing recovery, information should be used to establish an accurate baseline by analyzing the pre-disaster housing conditions of the impacted community– number of renters, vacancies, average rent cost, homeowners, insurance coverages, etc. If necessary, RSF entities will begin activating relevant agency-run programs, based on individual program triggers. Entities with active programs will work together to determine the sequencing of aid delivery and develop a program delivery plan.

The information will also be analyzed to determine short, intermediate, and long-term housing recovery strategies. Information regarding short-term housing activities could include supporting individuals and families with mass care and emergency services. The information concerning intermediate and long-term housing recovery may include identifying interim housing solutions, supporting repair programs, helping survivors navigate federal and state assistance programs, and developing permanent housing solutions, if necessary.

Information Dissemination

Information is disseminated to the Operations Section Chief (or Recovery Branch Director if activated) utilizing the SEOC web-based incident management software for Emergency Operations Centers (WebEOC), or best available system as allowed under the circumstances. Information is also disseminated among RSF partners and stakeholder entities, including the private and non-profit sector, to support the local housing recovery planning process. Information may be disseminated through the use of verbal, electronic, and/or graphical methods.

ESF-14 facilitates information transfer between ESFs and other entities supporting Recovery Core Capabilities, including any other activated RSFs. ESF-7 (Logistics Management and Resource Support) provides logistical support and coordination of resources to support the short-term recovery objectives. ESF-15 (External Affairs) supports the dissemination of response and recovery information to the media and the public.

As the incident progresses and SEOC activity diminishes, alternative methods of information dissemination outside of WebEOC may be used. In large disasters, the JFO will act as a primary location for information dissemination regarding recovery activities in the state. The Public Information Officer (PIO) in the JFO will also support the information dissemination to the general public concerning recovery activities. Key state entities participating in the housing recovery efforts in the state may disseminate information to their stakeholders and the general public using a variety of communication means such as social media, websites, radio, tv, printed materials, outreach events, etc.

Responsibilities

The table below outlines the responsibilities of entities in support of housing recovery. These actions are tied to executing the Critical Tasks noted in the “Concept of Operations” section which support the primary and support Core Capabilities listed in the “Purpose” section. The Critical Task I.D. is used to identify the specific Critical Task that the entity’s action addresses. Multiple entities can perform the same action and an action can address more than one Critical Task.

Recovery Mission Area			
Core Capability	Critical Task I.D.	Activity/Action	Organization(s) Name
Planning	1	As damages warrant, activate the Housing RSF	Emergency Management Division (EMD)
Operational Coordination	1		
Planning	1	Coordinate with other activated federal, state, and local RSFs, as appropriate	EMD
Operational Coordination	1		

Recovery Mission Area			
Core Capability	Critical Task I.D.	Activity/Action	Organization(s) Name
Planning	1	Establish communications with partner entities, local jurisdictions, and VOADs	EMD
Operational Coordination	1		
Planning	1	Provide a Voluntary Agency Liaison to join VOAD conference calls and achieve a common operating picture.	EMD
Operational Coordination	1		
Planning	1	Activate Emergency Support Function 14 – Long Term Community Recovery – early in the disaster to gather information in support of RSFs	EMD
Operational Coordination	1		
Housing	1	Assist in Preliminary Damage Assessments (PDAs) with federal, state, local, and tribal officials, as appropriate	EMD
Housing	1	Assess the need for Individual Assistance Disaster Reservists, and hire according to need	EMD
Housing	1	Prepare the Governor’s request for a Small Business Administrative declaration and submit it to the Small Business Administration (SBA), when applicable	EMD
Housing	1	For Federally Declared Disasters, administer FEMA’s Individuals and Households Program (IHP), when applicable	EMD
Housing	2	Support the jurisdiction in identifying properties for floodplain buyouts (as applicable).	EMD
	3		Department of Ecology (ECY)
Housing	1	Ascertain the level of assistance required and, if necessary, activate programs for housing recovery purposes and related disaster case-management services	Department of Commerce (COM)
Operational Coordination	2		
	2		
Public Information & Warning	1		
Planning	1	Identify Federal points of contact and establish lines of communications, as needed and appropriate.	EMD
	1		COM
Housing	1	Administer the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), ...(continued on next page)...	COM
	2		

Recovery Mission Area			
Core Capability	Critical Task I.D.	Activity/Action	Organization(s) Name
Public Information & Warning	1	...Rental Assistance Programs, Housing Trust. Fund (HTF), Consolidated Homeless Grant (CHG) and other housing related programs, as appropriate	COM
	2		
Public Information & Warning	1	Provide collected information packets and webinars on available mitigation programs, including EMD's Hazard Mitigation Assistance program, COM's CDBG program, and ECY's floodplain programs	EMD
	2		COM
Housing	1		ECY
	2		
Planning	2		EMD
Operational Coordination	1		Research temporary and permanent housing options and support impacted jurisdictions if they activate their disaster housing plans
	2		
Housing	1	DSHS	
	2		
Public Information & Warning	1	Help ensure eligible individuals and families have access to non-disaster assistance programs* administered by ESA including, but not limited to: <ul style="list-style-type: none"> o Supplemental Nutrition Assistance Program (SNAP, referred to as Basic Food in Washington state) o Temporary Assistance for Needy Families (TANF) o Additional Requirements for Emergent Needs (AREN) o Consolidated Emergency Assistance Program (CEAP) o Diversion Cash Assistance (DCA) o Aged, Blind or Disabled (ABD) cash assistance o Housing and Essential Needs (HEN) Referral *All ESA administered programs include income eligibility requirements.	DSHS
	2		
Operational Coordination	1		
Housing	1	Conduct status checks for Department of Social and Health Services clients and facilities in incident area	DSHS
Operational Coordination	1	Support the transition from ESF 6 to Housing RSF	DSHS
	2		
Housing	1		

Recovery Mission Area			
Core Capability	Critical Task I.D.	Activity/Action	Organization(s) Name
Planning	1	Coordinate with Federal and State affordable housing partners to confirm affordable housing units are made available to people impacted by a disaster	Housing Finance Commission (WSHFC)
Operational Coordination	1		
Housing	1		
Public Information & Warning	1	Provide links for counseling resources to homeowners who are experiencing hardship in maintaining their home following a disaster	WSHFC
	2		
Public Information & Warning	1	Provide technical assistance and support to Low-Income Housing Tax Credit (LIHTC) and Bond-Financed properties impacted by disaster	WSHFC
	2		
Operational Coordination	1		
Public Information & Warning	1	Provide technical assistance to communities impacted by a disaster about Washington State Housing Finance Commission (WSHFC) programs that may be available to help the recovery effort	WSHFC
	2		
Operational Coordination	1		
Housing	1	Help growers and migrant farm workers find housing for displaced workers	Department of Health (DOH)
	2		
Operational Coordination	1		
Housing	1	Upon request, help coordinate housing for first responders in Temporary Worker Housing or Cherry Harvest Camp sites	DOH
	2		
Operational Coordination	1		
Housing	1	Coordinate with local jurisdictions to conduct inspections on Temporary Worker Housing or Transient Accommodations to determine if they are habitable	DOH
Public Information & Warning	1	Staff insurance hotline and provide public information and complaint support to insurance consumers	Office of the Insurance Commissioner (OIC)
	2		
Public Information & Warning	1	OIC's Public Affairs Division tracks emerging insurance issues and posts information on social media and other formats. Public Affairs will also work with other state agencies to deliver important consumer awareness, safety, and other messages	OIC
	2		

Recovery Mission Area			
Core Capability	Critical Task I.D.	Activity/Action	Organization(s) Name
Housing	1	Provide damage information to the State Emergency Operations Center	OIC
Public Information & Warning	1	During a Governor's Proclamation, enact emergency powers under RCW 48.02.060, when applicable, pertaining to insurance policies issued in the state including: (a) Reporting requirements for claims; (b) Grace periods for payment of insurance premiums and performance of other duties by insureds; (c) Temporary postponement of cancellations and non-renewals; and (d) Medical coverage to ensure access to care.	OIC
	2		
Public Information & Warning	1	Help homeowners avoid unregistered contractors by educating them on their rights and responsibilities	Department of Labor and Industries (LNI)
	2		
Housing	1		
Housing	1	Provide electrical, manufactured housing, elevator, pressure vessel and workplace safety and health services in support of cities, counties, or emergency response agencies to restore services to businesses and residences affected by disaster	LNI
	2		
Operational Coordination	1	Assist displaced veterans and family members in affected areas, allowing housing recovery partners to focus on other populations in need	Department of Veterans Affairs
Housing	1		

Resource Requirements

Micro-level

The Housing RSF needs to maintain communication with response decisions and activities occurring in the SEOC. Therefore, at a minimum, the ESF-14 recovery coordinator must be located in the SEOC in order to coordinate housing recovery information to the primary agencies of the RSF. Depending on the disaster, the Housing RSF may require a physical space on the SEOC floor to conduct recovery activities under the Recovery Branch structure. This space includes relevant office resources, information/communication technologies (including access to WebEOC) and supporting personnel resources. As the response activities diminish in the SEOC, an alternate location may be chosen to conduct long-term recovery actions such as the JFO. RSF needs include access to basic office resources (computer, monitor, printer,

notepad, pens/pencils, etc.) and an available conference room and a conference call line to hold meetings.

FEMA has developed the National Qualification System (NQS), which provides guidance on filling certain response and recovery positions based on a foundation of skillsets. Pertinent to this RSF are the NQS Housing Task Force Field Coordinator and the NQS Housing Task Force Leader positions. The entities supporting this RSF are not required to meet criteria in order to support the RSF. However, the skillsets and recommended tasks within the NQS Position Task Books can act as a guiding tool should housing leadership positions at the federal, state, local, or tribal government be needed. Visit <https://www.fema.gov/national-qualification-system> for more information.

Recommended Training

- ICS 100, 200, 700, 800 (*required for all SEOC personnel*)
- IS-242.b: Effective Communication
- IS-403: Introduction to Individual Assistance (IA)
- IS-558: Public Works and Disaster Recovery
- IS-660: Introduction to Public-Private Partnerships
- IS 701.a: NIMS Multiagency Coordination System (MACS)
- IS-800.b: National Response Framework – An Introduction
- IS-2700: National Mitigation Framework, An Introduction
- IS-2900: National Disaster Recovery Framework (NDRF) Overview

Macro-level

The Housing RSF needs to maintain communication with housing authorities, housing providers and stakeholders statewide. This includes communication and information sharing agreements with federal and local Housing RSF (or equivalent function), local and regional housing organizations, government agencies and nonprofit associations. Success in the Housing RSF activities are dependent upon the collective knowledge of relevant local, state, tribal, and federal recovery housing programs and the knowledge of innovative housing solutions.

References and Supporting Guidance

American Planning Association PAS Report 576, Planning for Post-Disaster Recovery: Next Generation

This is a resource outlining key recovery concepts and guides recovery planning at the state and local level.

Bureau of Labor Statistics

Provides extensive county-level data on various economic factors which should be considered in housing recovery planning.

Community & Regional Resilience Institute – Community Resilience System

The Community Resilience System (CRS) brings together the resources, tools, and processes needed to improve community resilience. <http://www.resilientus.org/recent-work/community-resilience-system/>

FEMA Individuals and Households Program (IHP) – Housing Assistance

<https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4471>

Housing Assistance under FEMA’s Individuals and Households Program (IHP) can provide financial help and direct services after a disaster. The program provides money, if you qualify, for necessary housing-related expenses and serious needs caused by the disaster.

FEMA Interim Housing Resources

<https://www.fema.gov/interim-housing-resources>

Interim Housing is the intermediate period of housing assistance that covers the gap between sheltering and the return of disaster survivors to permanent housing. Generally, this period may span from the day after the disaster is declared through a period up to 18 months.

FEMA Permanent Housing Resources

<https://www.fema.gov/permanent-housing-resources>

The Department of Housing and Urban Development and the Small Business Administration provide a variety of disaster housing resources. Permanent Housing refers to the return of disaster survivors to permanent housing as part of their recovery from a disaster.

FEMA National Disaster Recovery Framework (NDRF)

Provides a framework for how the federal government organizes for recovery and introduces recovery concepts, including recovery support functions.

FEMA National Response Framework (NRF)

Contains guiding principles for domestic response partners to prepare for and provide a unified response to disasters and emergencies.

HUD Exchange – Disaster Recovery Homelessness Toolkit

The U.S. Department of Housing and Urban Development (HUD) makes available a local planning guide, a response guide, and a recovery guide addressing how to meet the needs of people experiencing homelessness during disasters. The Recovery Guide for Local Jurisdictions provides immediate actions and long-term recovery steps for the community to take in order to address the recovery of the Whole Community. <https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-toolkit/>

Washington Restoration Framework (WRF)

This RSF is a functional recovery operational plan supporting the WRF. The WRF is an interagency plan that provides direction across all organizations within state government concerned with the Recovery Mission Area, including the Housing Core Capability. The WRF can be activated at distinct levels to mobilize resources in support of local or regional disasters or can be activated fully in support of catastrophic incidents.



Housing

Recovery Support Function

Attachment – Housing RSF

Coordinating, Primary, and Supporting Agencies Program Matrices

Below is a list of state, federal, and other governmental and non-governmental entity programs supporting housing recovery following a disaster. The list of programs is not exhaustive and the availability of funding, the program eligibilities and stipulations, the program actions and the contact information are subject to change. The information listed below is reviewed on a regular basis with each entity to check for inaccuracies. Additional entities may be added to this resources section during regular document updates or as needed in a disaster.

Washington State Emergency Management Division (EMD) Program Matrix

Summary of Agency Activities

The Washington Emergency Management Division is responsible for the overall coordination of disaster response and recovery activities in Washington State. EMD manages federal recovery programs through FEMA such as Individual Assistance and Public Assistance, as well as the Hazard Mitigation Assistance programs, Hazard Mitigation Grant Program, Pre-Disaster Mitigation, and Flood Mitigation Assistance. Visit our website at <https://www.mil.wa.gov/emergency-management-division> for additional information.

EMD also operates the SEOC and therefore works closely with responders and with local organizations to transition from response to recovery.

Agency designees for RSF representation

Travis Linares-Hengen, Human Services Program Supervisor

Travis.Linares-Hengen@mil.wa.gov; (253) 512-7028

Quinn Butler, Recovery Coordinator

Quinn.Butler@mil.wa.gov; (253) 512-7459

EMD Program	Eligibility/Stipulations	Action	Contact Information
Individual and Households Program	Requires a Federal Disaster Declaration for Individual Assistance.	The Individual and Households Program is a FEMA program that provides assistance for individuals and families, including interim housing assistance, cash for necessities, and other benefits up to approximately \$33,000. The average award is much lower, \$5,000. In Washington, IA Declarations are rare. EMD employs Disaster Reservists to support damage assessments and program delivery for IA Declarations.	(EMD) Travis Linares-Hengen (253) 512-7028 Travis.Linares-Hengen@mil.wa.gov
Disaster Case Management (DCM)	Requires a Federal Disaster Declaration for Individual Assistance.	DCM addresses human services needs following a disaster through partner integration, provider capacity building, and state level program development. The DCM program delivers personalized disaster case management services.	(EMD) Travis Linares-Hengen (253) 512-7028 Travis.Linares-Hengen@mil.wa.gov
Small Business Administration (SBA) Disaster Loans	Requires an SBA disaster declaration. SBA disaster declaration criteria: At least 25 homes or 25 businesses (or a combination) have <u>uninsured</u> losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value, whichever is lower.	Upon reaching damage thresholds, the SBA can provide low-interest loans for home and business continuity and recovery. EMD works with local communities to prepare the Governor's request for a Small Business Administrative declaration and submits it to the SBA. For economic injury disaster loans, at least five businesses each sustaining uninsured losses of 40 percent or more or at least three businesses each sustaining uninsured losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value, whichever is lower, and causes 25 percent or more of the work force in their community to be unemployed for at least 90 days. Interest Rates vary and depend on the applicant's ability to get credit elsewhere.	(EMD) Travis Linares-Hengen (253) 512-7028 Travis.Linares-Hengen@mil.wa.gov
Disaster Recovery Technical Assistance	None	Emergency Management Division staff will support local jurisdictions in developing disaster recovery plans both pre-and-post disaster, as well as with organizing Community Organizations Active in Disasters (COADs) and local volunteer management training.	(EMD) Travis Linares-Hengen (253) 512-7028 Travis.Linares-Hengen@mil.wa.gov

EMD Program	Eligibility/Stipulations	Action	Contact Information
Hazard Mitigation Assistance (HMA)	Presidential Declaration of Major Disaster required.	Hazard Mitigation Assistance Grants are provided to Washington state jurisdictions, tribal governments, nonprofits and other state agencies to reduce the effects of natural hazards and mitigate vulnerability to future disaster damage.	Tim Cook State Hazard Mitigation Officer (253) 512-7072 Tim.cook@mil.wa.gov

Washington State Department of Commerce (COM) Program Matrix

Summary of Agency Activities

The Department of Commerce operates over 100 programs, including many housing programs. The Department of Commerce provides local governments, nonprofits and community action agencies with the tools they need in their communities. Our work ranges from capital programs for increasing affordable housing stock to programs that prevent families from becoming homeless. Visit <http://www.commerce.wa.gov/> for additional information.

Agency designees for RSF representation

Emily Grossman, Lead Policy Advisor, CSHD
emily.grossman@commerce.wa.gov; (360) 725-2798

COM Program	Eligibility/Stipulations	Action	Contact Information
Housing Trust Fund (HTF)	Multi-Family Housing Projects Funded with HTF that serve 80% AMI or below.	Multi-Family projects may seek approval to temporarily suspend income eligibility determination processes and allow waivers of income limits (up to 80% AMI) to assist people affected by disasters. The HTF works with other public funders, such as the US Dept. of Agriculture – Rural Development (USDA RD) and the Washington State Housing Finance Commission’s Low-Income Housing Tax Credit program (WSHFC LIHTC), to make waivers of income eligibility requirements available in co-funded properties as well.	(COM) Jason Davidson Asset Management & Compliance Manager (360) 725-2660 jason.davidson@commerce.wa.gov

COM Program	Eligibility/Stipulations	Action	Contact Information
Housing Trust Fund (HTF) Rent-A-Tent Program	Requesting entity must be a non-profit or a local government.	Non-profits or local governments may request to use tents, normally utilized for the HTF Farmworker Rent-A-Tent Program, to temporarily house emergency volunteers assisting with disaster recovery. Tents and cots, transportation, set-up and removal are available when the resources are not being utilized for their primary purpose of housing migrant farmworkers during the growing season.	(COM) Emily Grossman (360) 725-2798 Emily.grossman@commerce.wa.gov
Housing Assistance Grants	Primarily <i>homeless</i> assistance grants, eligibility and income requirements apply.	Local organizations receiving state and federal homeless assistance grants can provide emergency shelter and rent assistance for people who are homeless or at risk of becoming homeless. Each grant has a set of eligible activities. Throughout the course of the grant cycles, COM staff closely monitor grant spending and unused funds may be made available for communities impacted by disasters. Funds are not always available, contact COM for more information.	(COM) Kathy Kinard Operations Manager (360) 725-2939 Kathy.kinard@commerce.wa.gov
Community Services Block Grant (CSBG)	Funds must be used to assist low-income residents at or below 125% of the Federal Poverty Limit.	Discretionary funds are available to support activities that impact poverty. The funding stream's flexibility can be very useful in supporting various efforts in disaster situations but may not support infrastructure or real property. Funds are not always available, contact COM for more information.	(COM) Cecil Daniels CEO (360) 725-4144 Cecil.daniels@commerce.wa.gov
Community Development	Rural cities and counties serving residents with low- and moderate-income (80%	The Community Development Block Grant (CDBG) program improves the economic, social and physical environment of rural	(COM) Kaaren Roe CDBG Program Manager (360) 725-3018

COM Program	Eligibility/Stipulations	Action	Contact Information
Block Grant (CDBG)	and below of county median income).	cities and counties. The CDBG Program operates four competitive funds for which 'rural' 'non-entitlement' areas may apply. When funding is available, application and deadlines are posted on the CDBG COM website or contact COM staff for more information.	Kaaren.roe@commerce.wa.gov
Home Rehabilitation Loan Program	Rural low-income households with income at or below 200% of the federal poverty level can get a deferred loan.	The Home Rehabilitation Loan Program (also called Rural Rehab) funds Rehabilitation Agencies to provide deferred loans to rural, low-income households needing repairs and improvements on their primary residence to increase health, safety and durability.	Contact the Rehabilitation Agency serving your rural county to apply. For a list of agencies, contact: Housing Improvements and Preservation Unit Amanda.raines@commerce.wa.gov
Low Income Home Energy Assistance Program (LIHEAP)	Low-Income as defined by various State and Federal definitions.	Low-Income Housing Energy Assistance Program (LIHEAP), Other Emergency Services (OES) grant can be used to repair or replace heating systems that are inoperable or unsafe in fire damaged housing. For more information about the organizations in your area delivering LIHEAP, see the LIHEAP Public Map.	LIHEAP Program (360) 725-2857 LIHEAP@commerce.wa.gov

Washington State Department of Social and Health Services (DSHS) Program Matrix

Summary of Agency Activities

The Department of Social and Health Services serves millions of Washington citizens each month and supports programs including Temporary Assistance for Needy Families and housing for disabled adults. DSHS is also the lead for Emergency Support Function 6, Mass Care, and is a critical partner in the transition of displaced survivors from sheltering to housing. Visit <https://www.dshs.wa.gov/> for additional information.

Agency designees for RSF representation

David Shannon, Director of Emergency Management Services

DSHS Program	Eligibility/Stipulations	Action	Contact Information
Additional Requirements for Emergent Needs (AREN)	<p>Families must:</p> <ul style="list-style-type: none"> • Receive Temporary Assistance to Needy Families (TANF); State Family Assistance (SFA), or Refugee Cash Assistance (RCA); • Have an emergency housing or utility need • Have a good reason for not having enough money to pay for housing or utility costs; and • Have not previously received the AREN maximum limit of \$750 in a 12-month period 	<p>Provides a cash payment in addition to a cash grant to meet emergent housing or utility needs. Benefits may be authorized multiple times in the recipient’s lifetime, if they meet the eligibility requirements. Payments are issued directly to housing and utility vendors. Payments may be used to:</p> <ul style="list-style-type: none"> • Prevent eviction or foreclosure • Secure housing if homeless or domestic violence victim • Secure or prevent shut-off of utilities related to health and safety • Repair damage to a home if it poses a health or safety risk. 	<p>(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov</p>
Supplemental Nutrition Assistance Program (Basic Food) / Food Assistance Program (FAP)	<p>Please see Program Summary for full requirements. Requirements include income, residency, and citizenship / immigration status.</p>	<p>Basic Food / FAP provides food benefits to eligible individuals and families.</p>	<p>(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov</p>
Temporary Assistance for Needy Families (TANF) / State Family Assistance (SFA)	<p>Please see Program Summary for full requirements. Requirements include children, income, residency, citizenship / immigration status, and lifetime benefits limits.</p>	<p>TANF / SFA provides cash assistance and the WorkFirst program provides services to families who need to work, look for work, prepare for work or get a better job.</p>	<p>(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov</p>

DSHS Program	Eligibility/Stipulations	Action	Contact Information
Diversion Cash Assistance	<ul style="list-style-type: none"> • Must meet TANF eligibility criteria but not receiving TANF • Cannot have received DCA within the last 12 months • Cannot have an adult in the family who is ineligible for cash assistance for any reason other than one adult receiving SSI in a two-adult family • If the families go on TANF within 12 months of receiving DCA, a prorated amount of the DCA payment must be repaid to the state by monthly deductions equal to 5% of the cash grant • Benefits may be authorized for only 30 days in a 12-consecutive month period 	Provides an emergency cash benefit of \$1,250, limited to a 30-day period every 12 months to families that meet eligibility criteria for TANF or SFA but do not need ongoing monthly cash assistance.	(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov
Consolidated Emergency Assistance Program	<ul style="list-style-type: none"> • Must be a resident of Washington • Must have an emergent need and have no resources to meet that need • Family income must be less than 90% of the TANF payment standard for a household with shelter cost • Payment is limited to payment maximums for individual emergent need items or the TANF payment standard for a household with shelter, whichever is lower 	Provides cash grants to needy families who are ineligible for any other program, including families who have stopped receiving TANF or SFA grant due to WorkFirst sanction, to alleviate emergent conditions resulting from insufficient income and resources to provide food, shelter, clothing, medical care, or other necessary items. Benefits may be authorized for 30 consecutive days only in any consecutive 12-month period, as funding allows.	(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov
Disaster Cash Assistance (DCAP)	<ul style="list-style-type: none"> • Must be residents of Washington • Must be in emergent need and have no resources to meet that need 	Provides program benefits to alleviate emergent conditions resulting from insufficient income and resources to provide for food,	(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov

DSHS Program	Eligibility/Stipulations	Action	Contact Information
	<ul style="list-style-type: none"> Family income must be less than 90% of the TANF payment standard for a household with shelter cost Payment is limited to payment maximums for individual emergent need items or the TANF payment standard for a household with shelter cost, whichever is lower Benefits may be authorized for 30 consecutive days only in any consecutive 12-month period Emergency Declaration is required 	<p>shelter, clothing, medical care, or other necessary items.</p> <p>Disaster Cash Assistance Program (DCAP) is a cash program made available when a disaster is proclaimed by the Governor. It is paid through the Consolidated Emergency Assistance Program (CEAP) and is designed to provide cash assistance to individuals and families who face an emergency and do not have the money to meet their basic needs.</p>	
Disaster SNAP (DSNAP)	<ul style="list-style-type: none"> Requires Presidential disaster declaration of Individual Assistance from FEMA Must reside or work in affected area Limited to one month's worth of assistance <p>Program approved to operate for a limited time, typically seven (7) days</p>	<p>Provides short-term food benefits to individuals and families suffering in the wake of a disaster. Households use a simplified version of the Basic Food application and benefits are issued to eligible households within 72 hours.</p> <p>Households normally ineligible for assistance may qualify because of their disaster related expenses such as loss of income, property damage, relocation expenses, or loss of food due to power outages. Ongoing SNAP recipient households can also receive DSNAP during a disaster.</p>	<p>(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov</p>
Aged, Blind, or Disabled (ABD) cash assistance	<p>Please see Program Summary for full requirements. Requirements include income, resources, residency, and citizenship / Immigration status. Recipients must be age 65 or older, blind, or</p>	<p>Provides a cash stipend, referral to the Housing and Essential Needs (HEN) program for potential housing assistance (see below), and help applying for federal disability benefits.</p>	<p>(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov</p>

DSHS Program	Eligibility/Stipulations	Action	Contact Information
	determined likely to meet federal disability criteria.		
Housing and Essential Needs (HEN) Referral	Please see Program Summary for full requirements. Requirements include income, resources, residency, and citizenship / Immigration status. Recipients must be unable to work at least 90 days due to a physical or mental incapacity.	Provides a referral to the HEN program administered by the Department of Commerce. The HEN program provides essential needs items (e.g. bus passes, personal care items) and potential access to housing assistance through a network of local housing providers. HEN housing assistance is limited to funds appropriated to the Department of Commerce.	(DSHS) Kim Chea Community Services Division (360) 725-4598 Kimberly.Chea@dshs.wa.gov

Washington State Office of the Insurance Commissioner (OIC) Program Matrix

Summary of Agency Activities

Consumer Advocacy

The Office of the Insurance Commissioner (OIC) does not offer housing assistance programs. OIC's Consumer Advocacy Program (CAP) offers assistance to consumers with general information about insurance (i.e. laws and rules regarding insurers, standard set processes for claims, etc.). CAP can also process complaints for consumers. Complaints are filed by consumers when they are dissatisfied, concerned, or just want to understand what is happening to them. Whenever CAP sends complaints to insurance companies, they have 15 working days to provide their response according to WAC 284-30-360(2).

On a covered loss, insurance companies have access to nationwide vendors that assist insureds on finding temporary living arrangements and insurance companies pay directly for this housing. Coverage can be limited to a specific time period or dollar amount.

The Commissioner may also be called upon to attempt to resolve insurance issues related to disasters. The Federal Emergency Management Agency (FEMA) may require insurance as a condition of issuing a recovery grant. The Commissioner may step in to resolve disputes as to the availability and reasonableness of insurance. (The Commissioner does not exercise authority over requirements for flood insurance). Visit <https://www.insurance.wa.gov/> for additional information.

Public Affairs

OIC also blogs and uses other social media to inform the public of insurance issues related to flooding, wildfires, and other disasters.

Agency designees for RSF representation

Matt Stoutenburg, Emergency Management Program Specialist

Matts@oic.wa.gov; (360) 725-7046

Josh Martinsen, Functional Program Analyst

Joshm@oic.wa.gov; (360) 725-7239

OIC Program	Eligibility/ Stipulations	Action	Contact Information
Consumer Advocacy Program (CAP)	N/A	<p>Assistance with General Insurance questions (Life, Health, Property).</p> <p>Consumers may file complaints by phoning in, filing online, or fax.</p> <p>CAP also has a live-chat.</p> <p>Consumers can check references and licenses if they suspect fraud, and report fraud to the Commissioner.</p> <p>OIC will send representatives and information to resource fairs or other events in disaster-stricken areas to reach out to disaster victims and organizations providing services to them.</p>	<p>Consumer Hotline: 1-800-562-6900 (Multiple languages available) 1-360-725-7080</p> <p>Live Chat M-F 0800-1700</p> <p>Online Complaint Form</p> <p>Email: CAP@oic.wa.gov</p> <p>Fax: (360) 586-2018</p> <p>Video Phone Interpreter: (866) 327-8877</p> <p>Walk in M-F (Tumwater): 8:00 a.m. to 5:00 p.m.</p>

OIC Program	Eligibility/Stipulations	Action	Contact Information
Emergency Powers	N/A	<p>(4) When the governor proclaims a state of emergency under RCW 43.06.010(12), the commissioner may issue an order that addresses any or all of the following matters related to insurance policies issued in this state:</p> <ul style="list-style-type: none"> (a) Reporting requirements for claims; (b) Grace periods for payment of insurance premiums and performance of other duties by insureds; (c) Temporary postponement of cancellations and non-renewals; and (d) Medical coverage to ensure access to care. <p>(6) The commissioner may adopt rules that establish general criteria for orders issued under subsection (4) of this section and may adopt emergency rules applicable to a specific proclamation of a state of emergency by the governor.</p>	<p>RCW 48.02.060</p> <p>(OIC has not adopted rules related to this RCW.)</p>

Washington State Housing Finance Commission (WSHFC) Program Matrix

Summary of Agency Activities

The Washington State Housing Finance Commission oversees several community and housing development programs including acting as a conduit financier for multifamily rental housing funded with Low Income Housing Tax Credits and Tax-Exempt Bonds. Visit <http://www.wshfc.org> for additional information.

Agency designees for RSF representation

Melissa Donahue, Manager, Asset Management & Compliance Division

Melissa.Donahue@wshfc.org; (206) 767-4663 x444

WSHFC Program	Eligibility/Stipulations	Action	Contact Information
Multifamily Housing Program	Multi-Family Housing Projects Funded with Tax Credits and/or Bonds that serve 80% AMI or below.	Multifamily projects may seek approval to temporarily suspend income eligibility determination processes and allow waivers of income limits (up to 60% AMI) to assist people affected by federally declared disasters. The Commission works with other public funders, such as the State Department of Commerce, to	(WSHFC) Valeri "Val" Pate Director (206) 767-4663 x419 valeri.pate@wshfc.org

	Requires a federally declared disaster.	make waivers of income eligibility requirements available in co-funded properties as well.	
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Washington State Department of Veterans Affairs (WDVA) Program Matrix

Summary of Agency Activities

The Washington State Department of Veterans Affairs (WDVA) serves the 593,350 Veterans, 44,397 Active Duty, 18,872 Guard and Reserve Members, and over 2,000,000 Family Members who live and work in Washington. Programs supported by the Department offer direct services to house and provide financial assistance to eligible individuals and connects veterans and their family members to benefits and services offered through other organizations. WDVA will assist displaced veterans and family members in affected areas, allowing housing recovery partners to focus on other populations in need. Visit <http://www.dva.wa.gov/> for additional information.

Agency designees for RSF representation

Crystal Hauck, Emergency Preparedness & Safety Manager
CrystalH@dva.wa.gov; (360) 725-2234

WDVA Program	Eligibility/Stipulations	Action	Contact Information
Homeless Veterans Program	Veterans and their families must be in King County, and other eligibility requirements apply.	Provide outreach to King County veterans and their families. Address the needs of homeless veterans by working within King County's support systems and connecting them to other resources.	(WSDVA) Tracy Jones Desk: (206) 454-2790 Cell: (206) 450-1652 TracyJ@dva.wa.gov
Veterans Transitional Housing Program	Eligibility requirements apply, see WDVA website for details.	Transitional housing facilities in Port Orchard and Orting assists those in need of stable housing.	(WSDVA) Dennis Brown Desk: (360) 895-4382 Cell: (206) 437-3331 (360) 895-4371 thp@dva.wa.gov
Veterans Innovations Program	Eligibility requirements apply, see WDVA website for details.	Limited funding provides crisis and emergency relief to veterans and their families due to deployments in support of the wars in Iraq and Afghanistan.	(WSDVA) Paul Cruz Desk: (360) 725-2232 Cell: (360) 972-0435 PaulCr@dva.wa.gov

WDVA Program	Eligibility/Stipulations	Action	Contact Information
Homeless Assistance Stewardship Fund	Eligibility requirements apply, see WDVA website for details.	WDVA can receive and administer funds from public or other veteran service organizations. Funds from license plate sales supplement this fund, too.	(WSDVA) Paul Cruz Desk: (360) 725-2232 Cell: (360) 972-0435 PaulCr@dva.wa.gov
Call Center/Service Center	Eligibility requirements apply, see WDVA website for details.	Center staff connect veterans and family members to other resources at the state, regional, county, and local levels. Examples include: housing authorities, faith-based organizations, county veteran's programs, USDA, VA.	(WSDVA) Paul Cruz Desk: (360) 725-2232 Cell: (360) 972-0435 PaulCr@dva.wa.gov
Veterans Estate Management Program (VEMP)	Current VEMP clients	Offers protective payee services for veterans and family members who are incapable of managing their own financial affairs. By assuming custody of the individual's finances, basic needs such as housing are provided.	(WSDVA) Dean Motoyama Desk: (360) 725-2246 DeanM@dva.wa.gov

Washington State Department of Health (DOH) Program Matrix

Summary of Agency Activities

The Department of Health regulates housing and transient accommodations. DOH also manages programs to temporarily house displaced workers or first responders. Visit <https://doh.wa.gov> for additional information.

Agency designees for RSF representation

Dave Gifford, Local Health Support Section Manager

Dave.gifford@doh.wa.gov; (360) 236-3074

DOH Program	Eligibility/Stipulations	Action	Contact Information
Temporary Worker Housing (TWH) Program	Seasonal Farmworker as defined by DOH and HFU definitions.	Partnership with industry to find housing for displaced migrant farmworkers at other licensed temporary worker housing sites.	(DOH) Dave Gifford (360) 236-3074 Dave.Gifford@doh.wa.gov

DOH Program	Eligibility/Stipulations	Action	Contact Information
Temporary Worker Housing (TWH) Program	Seasonal Farmworker as defined by DOH and HFU definitions.	Partnership between Department of Health (DOH) and the Department of Commerce (COM) for emergency vouchers for displaced migrant workers to stay up to 10 days in temporary housing at hotel or other licensed temporary worker housing site.	(DOH) Dave Gifford (360) 236-3074 Dave.Gifford@doh.wa.gov (COM) Corina Grigoras (360) 725-4134 Corina.Grigoras@commerce.wa.gov
Temporary Worker Housing (TWH) Program	First responders	Upon request, coordinate with industry for the utilization of unused temporary worker housing sites and cherry harvest camp tents (state owns 350, 14 by 24-foot tents) to house first responders when they are responding to a disaster.	(DOH) Dave Gifford (360) 236-3074 Dave.Gifford@doh.wa.gov
Transient Accommodations (TA) Program	First responders	Upon request, provide information regarding licensed transient accommodations (hotel/motel) locations and their conditions to agencies who are seeking to house their responders.	(DOH) Dave Gifford (360) 236-3074 Dave.Gifford@doh.wa.gov
Transient Accommodations (TA) and Temporary Worker Housing (TWH) Programs		Upon request or referral, coordinate with local jurisdictions to inspect transient accommodations (TA) and Temporary Worker Housing (TWH) to determine if they are habitable and provide property owners any necessary technical assistance.	(DOH) Dave Gifford (360) 236-3074 Dave.Gifford@doh.wa.gov

Washington State Department of Labor and Industries (Lni) Program Matrix

Summary of Agency Activities

The Department of Labor and Industries regulates contractors and workplace safety. Lni also helps homeowners avoid unregistered contractors. Finally, as resources permit, Lni may assist local building inspectors in conducting occupancy inspections and damage assessments.

Agency designees for RSF representation

Annette Taylor, Deputy Assistant Director for Field Services & Public Safety
taya235@LNI.WA.GOV;

Lni Program	Eligibility/Stipulations	Action	Contact Information
Contractor Compliance	In response to complaints and through random stops or scheduled compliance sweeps of impacted areas.	Inspectors determine, enforce, and promote compliance through onsite visits by issuing infractions/citations, making referrals to worker's compensation and other program areas, and by participating in industry and community outreach.	(Lni) Dean Simpson Desk: (360) 902-5571 Cell: (360) 584-7954
Electrical	Structures that have electrical system damage must have repairs performed by a licensed electrical contractor.	The electrical contractor is responsible for obtaining an electrical permit, making the repairs, and calling for an electrical inspection per the department's routine electrical permit/inspection process.	(Lni) Steve Thornton Desk: (360) 9026234 Cell: (360) 480-5673 ElectricalProgram@Lni.wa.gov
Factory Assembled Structures (FAS)	Upon request for disaster assistance from the authority having local jurisdiction, FEMA, or other competent authority.	LNI may direct FAS inspectors to assist local building officials with damage assessments/inspections for structural damage of manufactured homes/ factory-assembled structures.	(Lni) Craig Sedlacek Desk: (360) 902-5218 Cell: (360) 480-6481 Craig.Sedlacek@Lni.wa.gov
Elevators/Conveyances	Building owners are responsible to have a licensed elevator contractor assess a conveyance for damages and to have necessary repairs made.	If the repairs result in an alteration to the conveyance, an alteration permit and inspection will be required per normal LNI conveyance inspection procedures.	(Lni) Dotty Stanlaske Desk:(360) 902-6456 Cell:(360) 999-0592 Dotty.Stanlaske@Lni.wa.gov
Pressure Vessels	Owners are responsible to have pressure vessels checked for damages and repaired by a licensed pressure vessel contractor.	If the owner would like to have a safety inspection of their pressure vessel, they can request one from the department.	(Lni) Tony Oda Desk: (360) 902-5270 Cell: (360) 561-8441 Anthony.Oda@Lni.wa.gov

Lni Program	Eligibility/Stipulations	Action	Contact Information
Division of Occupational Safety and Health	Upon receipt of a request from local or state authorities in support of disaster recovery efforts.	Training for hazardous areas and hygiene monitoring for contaminants associated with disasters.	(Lni) Craig Blackwood Desk: (360) 902-5828 Cell: (360) 772-4504 Craig.Blackwood@Lni.wa.gov (Lni) Alan Lundeen Desk: (360) 902-4758 Cell: (360) 628-1187 Lund235@Lni.wa.gov

Other Housing RSF Contacts

WA Voluntary Organizations Active in Disaster (VOAD): Raquel Lackey; raquellackey@me.com

American Red Cross: Martha Read; martha.read@redcross.org; (509) 929-0331

The Salvation Army: Shaun Jones; shaun.jones@usw.salvationarmy.org; (206) 217-1293

Department of Licensing (DoL): Sudhir Oberoi; SOberoi@dol.wa.gov

WA State Department of Financial Institutions (DFI): Drew Bouton, drew.bouton@dfi.wa.gov; (360) 902-0515

WA State Governor’s Office on Indian Affairs (GOIA): Craig Bill; craig.bill@goia.wa.gov; (360) 902-8826

Governor Commission on Hispanic Affairs: María Sigüenza; maria.sigüenza@cha.wa.gov; (360) 725-5660

United States Department of Agriculture Rural Development (USDA RD) Program Matrix

Summary of Agency Activities

USDA Rural Development offers a variety of programs to help rural communities, businesses and individuals impacted by a disaster. USDA offers loans, grants and loan guarantees for single- and multi-family housing, providing funding for single family homes, apartments for very-low and low-income persons or the elderly, and housing for farm laborers. Loans are only available for most rural areas with a population of 35,000 or less. See [USDA Income and Property eligibility](#) for more details.

Note: Not all of USDA RD’s programs are listed below. For a comprehensive list of USDA RD programs and additional program information visit: <https://www.rd.usda.gov/programs-services/all-programs>

USDA RD can:

- Assess single- and multi-family housing units that may potentially be available in the area.

- Provide Letters of Priority Entitlement (LOPE) for qualifying displaced individuals and families under a presidential disaster declaration.
- Determine applicability of 502/504 Home Repair programs for repair/rebuilding activities. Programs can be provided directly to applicants and are available before, during, and after disasters.
- Provide a claims package, payment assistance package and moratorium package to assist eligible impacted individuals in their recovery.
- Provide technical assistance at disaster recovery centers to individuals and families applying for USDA RD assistance.

Agency designees for RSF representation

Peter McMillin, Community Programs Director, USDA RD

Peter.McMillin@wa.usda.gov; (360) 704-7737

USDA RD Program	Eligibility/Stipulations	Action	Contact Information
Single Family Housing -Section 502 Direct Home Loan	<p>At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.</p> <p>Applicants must:</p> <ul style="list-style-type: none"> • Meet income eligibility for a direct loan. • Be without decent, safe and sanitary housing • Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to meet • Agree to occupy the property as your primary residence • Have the legal capacity to incur a loan obligation • Meet citizenship or eligible noncitizen requirements 	<p>Applications accepted year-round through local RD office, based on funding availability. These loans are primarily used to help very-low and low-income individuals (80% or less of area median income) or households purchase homes in rural areas by providing payment assistance to increase an applicant’s repayment ability. Funds can be used to acquire, build, repair, renovate, or relocate a home. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income. Interest rates may be as low as 1%.</p> <p>Those whose property was severely damaged may receive Letters of Priority Entitlement (LOPE) in their application process if the disaster was presidentially declared.</p>	<p>(USDA) Trudy Teter Director, Single Family Housing Programs (360) 704-7731 Trudy.teter@wa.usda.gov</p> <p>Rural Home Loans (Direct Program) – Fact Sheet</p>

USDA RD Program	Eligibility/Stipulations	Action	Contact Information
	<ul style="list-style-type: none"> Not be suspended or debarred from participation in federal programs 		
Single-Family Housing Direct Loan -Section 502 Home Loan Guarantee	<p>Applicants must:</p> <ul style="list-style-type: none"> Meet income-eligibility Agree to personally occupy the dwelling as their residence Be a U.S. Citizen, non-citizen national, or Qualified Alien Have the legal capacity to incur the loan obligation Have not been suspended or debarred from participation in federal programs Demonstrate the willingness to meet credit obligations in a timely manner Purchase a property that meets all program criteria 	<p>Applications accepted year-round through local RD office, based on funding availability. Assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Provides 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers.</p> <p>Funds backed by loan guarantees must be used for a specific manner. Contact local mortgage lender. Applications must be submitted through an approved lender.</p>	<p>WA-Single Family Housing Program Questions (360) 704-7777 WA-GRH@wa.usda.gov</p> <p>Single Family Home Loan Guarantees – Fact Sheet</p> <p>Approved Lender Search</p>
Single Family Housing Repair Loans & Grants - Section 504 Home Repair Loan and Grant Program	<p>Applicants must:</p> <ul style="list-style-type: none"> Be the homeowner <u>and</u> occupy the house Be unable to obtain affordable credit elsewhere Grant applicants must have a family income at 30% or below the area median income 	<p>Applications accepted year-round through local RD office, based on funding availability. Provides loans to very-low income homeowners to repair, improve or modernize their homes or grants to elderly very-low income homeowners to remove health and safety hazards.</p> <p>Maximum loan is \$20,000</p>	<p>(USDA) Trudy Teter Director, Single Family Housing Programs (360) 704-7731 Trudy.teter@wa.usda.gov</p> <p>Rural Home Loans (Direct Program) – Fact Sheet</p>

USDA RD Program	Eligibility/Stipulations	Action	Contact Information
	<ul style="list-style-type: none"> • Loan applicants must have a family income at 50% or below the area median income • For grants, be age 62 or older and not be able to repay a repair loan • Some credit restrictions apply 	<p>Maximum grant is \$7,500 Loans and grants can be combined for up to \$27,500 in assistance</p>	
Multi-family Housing Rental Assistance	<p>Applicants must be project owners as part of their newly constructed or existing Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514) financed projects.</p> <p>Projects must be established on a non-profit or limited profit basis.</p> <p>Properties with very-low (below 50% of area median income) and low-income (50-80% of area median income) tenants qualify.</p>	<p>Applications accepted year-round through local RD office, based on funding availability. This program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent.</p> <p>Finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly (62+) and people with disabilities.</p> <p>Provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments from exceeding 30% of the tenant's income. USDA RD may waive deposit, age restrictions and lease requirements.</p>	<p>(USDA) Mary Traxler Director, Multi-Family Housing Programs (360) 704-7725 Fax (855) 843-6125 mary.traxler@wa.usda.gov</p> <p>Multi-Family Housing Rental Assistance – Fact Sheet</p> <p>USDA Multi-Family Housing Rentals search</p>

USDA RD Program	Eligibility/Stipulations	Action	Contact Information
Multi-Family Housing Direct Loans – Section 515	<p>Qualified applicants include:</p> <ul style="list-style-type: none"> • Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations and consumer cooperatives • Most state and local governmental entities • Federally recognized Tribes • Borrowers must have legal authority to construct operate and maintain the proposed facilities and services proposed 	<p>Offered year-round and based on funding availability, this program provides competitive financing for affordable multi-family rental housing for very-low and low-income, elderly (62+), or disabled individuals and families in eligible rural areas. This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants.</p>	<p>(USDA) Mary Traxler Director, Multi-Family Housing Programs (360) 704-7725 Fax (855) 843-6125 mary.traxler@wa.usda.gov</p> <p>Multi-Family Housing Direct Loans – Fact Sheet</p>
Multi-Family Housing Loan Guarantees – Section 538	<p>Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing.</p> <p>Terms and conditions apply. See website for more details or contact local Rural Development office.</p> <p>Low- and moderate-income: At initial occupancy, tenants’ income cannot exceed 115% of the area median income adjusted for family size).</p>	<p>Offered year-round and based on funding availability, this program provides financing to qualified loan borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas.</p>	<p>(USDA) Mary Traxler Director, Multi-Family Housing Programs (360) 704-7725 Fax (855) 843-6125 mary.traxler@wa.usda.gov</p> <p>Multi-Family Housing Loan Guarantees – Fact Sheet</p>

USDA RD Program	Eligibility/Stipulations	Action	Contact Information
Existing Home Loan Borrowers Disaster Assistance	USDA home loan borrowers, who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.	Applies to USDA home purchase programs. USDA Customer Service Center sends letter to homeowner following a presidentially declared disaster to notify them of USDA assistance available.	USDA Customer Service Center: (800) 414-1226 Call toll free 24 hours a day, 7 days a week; customer service reps available 7:00 am - 5:00 pm (Central Time) Monday - Friday