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# Washington State Homeownership Unit

## NOFA [HOU-2022-04]

### Appendix E: Definitions

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## Overview

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The definitions in this Appendix are intended to provide additional clarity for the 2022 HTF Homeownership funding round. A more extensive list of definitions and statutory requirements is included in the HTF Handbook at [www.commerce.wa.gov/htf](http://www.commerce.wa.gov/htf).

In instances where the definition provided below contradicts that provided in the HTF Handbook, the definition below should be interpreted as being in effect for the 2022 HTF Homeownership funding round *only*.

## Affordable Housing

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### 43.185A.010 RCW

(1) "Affordable housing" means residential housing for rental occupancy which, as long as the same is occupied by low-income households, requires payment of monthly housing costs, including utilities other than telephone, of no more than thirty percent of the family's income. The department must adopt policies for residential homeownership housing, occupied by low-income households, which specify the percentage of family income that may be spent on monthly housing costs, including utilities other than telephone, to qualify as affordable housing.

Per [HTF Handbook](#), in the context of homeownership, affordability occurs when a household's monthly housing costs are generally no more than 38% of monthly household income and total debt is no more than 45% of monthly household income. Housing costs include mortgage principal, interest, property taxes, homeowner insurance, homeowner association fees, and land lease fees, as applicable. Total debt includes other debt and utilities.

## Behavioral Illness

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### WAC 182-538D-0200

"Behavioral health" means the prevention, treatment of, and recovery from substance use disorders, mental health disorders or problem and pathological gambling disorders.

## Chronic Mental Illness

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### 71.24.025 RCW

(10) "Chronically mentally ill adult" or "adult who is chronically mentally ill" means an adult who has a mental disorder and meets at least one of the following criteria:

- a.) Has undergone two or more episodes of hospital care for a mental disorder within the preceding two years; or
- b.) Has experienced a continuous psychiatric hospitalization or residential treatment exceeding six months' duration within the preceding year; or
- c.) Has been unable to engage in any substantial gainful activity by reason of any mental disorder which has lasted for a continuous period of not less than twelve months. "Substantial gainful activity" shall be defined by the authority by rule consistent with Public Law 92-603, as amended.

## Intellectual and/or Developmental Disability

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### 71A.10.020(5) RCW

A disability attributable to intellectual disability, cerebral palsy, epilepsy, autism, or another neurological or other condition of an individual found by the secretary to be closely related to an intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities, which disability originates before the individual attains age eighteen, which has continued or can be expected to continue indefinitely, and which constitutes a substantial limitation to the individual. By January 1, 1989, the department shall promulgate rules which define neurological or other conditions in a way that is not limited to intelligence quotient scores as the sole determinant of these conditions, and notify the legislature of this action.

## Early Learning Facility

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### 43.31.565 RCW

(3) "Early learning facility" means a facility providing regularly scheduled care for a group of children one month of age through twelve years of age for periods of less than twenty-four hours.

## First-Time Homebuyer

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### Existing Statute Definition (43.185A.010 RCW)

(5) "First-time home buyer" means an individual or his or her spouse or domestic partner who have not owned a home during the three-year period prior to purchase of a home.

### Expanded Definition for 2021 and 2022 Funding Rounds (Capital Budget, SHB 1080, Section 1068(1)(a))

- a) In addition to the definition of "first-time home buyer" in RCW 43.185A.010, for the purposes of awarding homeownership projects during the 2021-2023 fiscal biennium "first-time home buyer" also includes:
  - i) A single parent who has only owned a home with a former spouse while married;
  - ii) An individual who is a displaced homemaker as defined in 24 C.F.R. Sec. 93.2 as it existed on the effective date of this section, or such subsequent date as may be provided by the department by rule, consistent with the purposes of this section, and who has only owned a home with a spouse;
  - iii) An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; or
  - iv) An individual who has only owned a property that is discerned by a licensed building inspector as being uninhabitable.

## Homeless Person

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### 43.185C.010 RCW

(12) "Homeless person" means an individual living outside or in a building not meant for human habitation or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, people with mental illness, and sex offenders who are homeless.

## Housing First

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### Per US Interagency Council on Homelessness:

Housing First is an approach and framework for ending homelessness that is centered on the belief that everyone can achieve stability in permanent housing directly from homelessness and that stable housing is the foundation for pursuing other health and social services goals. Implementing Housing First involves both project-level and community-level dimensions. Implementing Housing First at project level, including in permanent supportive housing models, means having screening practices that promote the acceptance of applicants regardless of their sobriety or use of substances, completion of treatment, and participation in services. At the community-level, Housing First means that the homelessness crisis response system is oriented to help people obtain permanent housing as quickly and with as few intermediate steps as possible.

## Multifamily Housing

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Multifamily Housing refers to a project intended to provide habitable space to more than one household (including single-person households). This can take any of the following forms:

- A single building consisting of two or more distinct units, each of which is inhabited by an unrelated household. This encompasses a continuum from duplexes to high rise apartment buildings
- A set of at least two structures, initially constructed as housing for unrelated households, which is managed as a single functional unit. This includes single-residency houses that are owned and managed by a single entity
- A building, or set of buildings, which by initial design or through adaptive renovations, is used to provide sleeping space to more than one single individual, with shared living, food preparation, and sanitary facilities. This includes shelters, dormitory-style housing (e.g. for seasonal farmworkers), and group home facilities.

## Permanent Supportive Housing

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### 36.70A.030 RCW

(16) "Permanent supportive housing" is subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors. Permanent supportive housing is paired with on-site or off-site voluntary services designed to support a person living with a complex and disabling behavioral health or physical health condition who was experiencing homelessness or was at imminent risk of homelessness prior to moving into housing to retain their housing and be a successful tenant in a housing arrangement, improve the resident's health status, and connect the resident of the housing with community-based health care, treatment, or employment services. Permanent supportive housing is subject to all of the rights and responsibilities defined in chapter 59.18 RCW.

## Rural

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Projects will be deemed "Rural" if they are located in:

1. Counties with a population of less than 90,000, except for:
  - a. Cities within these counties with a population of greater than 25,000. For example, the City of Wenatchee (population 35,550, located in Chelan County, population 80,000).

- b. Cities within these counties which are associated with an urban area in a neighboring county or state. For example, Clarkston (population 7,215) is in Asotin County (population 22,500), but is immediately adjacent to Lewiston, Idaho (population 34,203).
2. Counties with a population greater than 90,000 but less than 390,000 when more than an aggregated 25% of that county's population resides in one substantially contiguous metropolitan area. In this case, the county except such metropolitan area would be considered Rural. For example: Yakima County (258,100) except the City of Yakima (97,810, approx. 38%).
3. Counties with a population greater than 390,000, but where the project is located in a sufficiently remote location to be reasonably considered as not associated with an Urban center. For example: Eatonville (population 2,875), located in Pierce County (pop. 928,200). Projects thought to be in "Rural" areas under this definition should contact HOU staff for an official determination.

All population numbers are as of the [OFM population estimates issued April 1, 2021, except Lewiston, ID, per Census.gov \(04.12.2022\)](#).

## Urban

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An urban area or community is generally one with a population greater than 40,000, and which does not otherwise fit into the definition of Rural.

Urban areas in Washington State include:

- The Bellingham area
- The greater Mount Vernon-Burlington-Sedro Woolley area
- The Oak Harbor area
- The conurbation running from Marysville in Snohomish County in the north through Dupont in Pierce County in the south, and east at least as far as Issaquah
- The Bremerton area
- The Olympia-Lacey-Tumwater area
- The Longview-Kelso area
- The greater Vancouver area (Vancouver, Battle Ground, Camas)
- The greater Wenatchee area (Wenatchee, East Wenatchee)
- The greater Yakima area (Yakima, Union Gap)
- The Tri-Cities area (Richland, Kennewick, Pasco)
- The greater Walla Walla area (Walla Walla, College Place)
- The greater Spokane area (Spokane, Spokane Valley, Liberty Lake)

All population numbers are as of the [OFM population estimates issued April 1, 2021](#).