

# Get to Know ARCH (A Regional Coalition for Housing)

Raquel Rodriguez, Program Coordinator

Adam Matza, Rental Program Officer

Mary-Jayne Walker, Housing Program Administrator

### Agenda and Ground Rules

- ► ARCH overview
- ► Rental Program
  - ▶ Questions for Adam Matza from the Q&A chat
- ► Homeownership Program
  - ▶ Questions for Mary-Jayne Walker from the Q&A chat
- Closing

- Participants will be muted throughout the event.
- Please enter your questions into the Q&A section. ARCH staff will try to respond there or during the questions portion of the presentations.
- If we do not get to your question during the event we will follow-up with an email.

#### Who is ARCH

A Regional Coalition for Housing was established in 1992 to create and preserve affordable housing for low- and moderate-income people in East King County by:

- Supporting housing policy and planning.
- Investing local dollars and leveraging other investment into affordable housing.
- Providing efficient shared administration of local housing programs.
- Directly engaging the community with information and expertise.



Boardwalk, Kirkland

#### Affordable Rentals

Below market apartments, how to apply, and other resources available for those looking for affordable housing.

ARCH RENTAL PROGRAM

#### Homebuyers

Affordable new construction and other homes for sale at below market rates, how to apply, and other ARCH homeownership resources and policies.

HOME OWNERSHIP PROGRAM





#### Housing Trust Fund

Funding for the development and preservation of affordable housing in East King County, program goals, and how to apply.

HOUSING TRUST FUND

### Who is ARCH

ARCH is a partnership of the County and East King County Cities who have joined together to assist with preserving and increasing the supply of housing for low and moderate-income households in the region.

#### Members include:

Beaux Arts Village King County

Bellevue Medina

Bothell Mercer Island

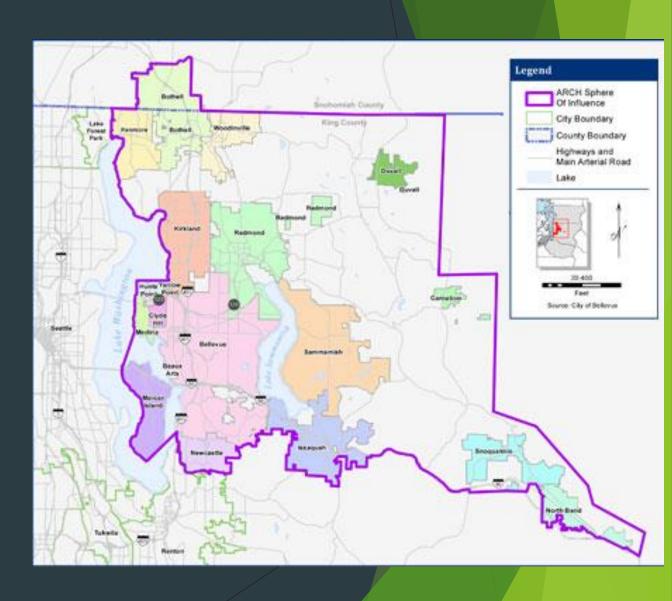
Clyde Hill Newcastle

**Hunts Point** Redmond

Issaquah Sammamish

Kenmore Woodinville

Kirkland Yarrow Point



# ARCH Rental and Homeownership Programs

**ARCH Rental Program** 

Rent restricted apartments in market rate developments.

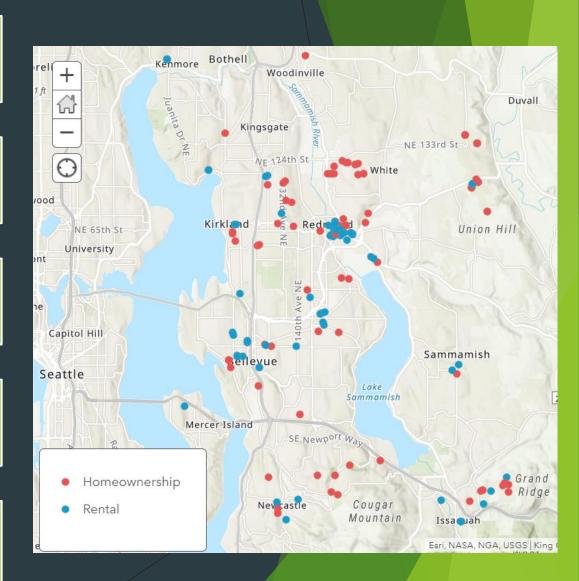
Households must meet income eligibility guidelines

~2,300 apartments, additional ~700 apartments in development.

Affordable ownership homes in market rate developments

~700 homes in the program, additional ~60 in development

ARCH Homeownership Program



# ARCH Rental Program Overview

#### **How it Works**

- Each property has a set number of rent restricted units.
- ARCH applicants/tenants must be income eligible.
- Based on King County Area Median Income (AMI).
- Monthly rent must not exceed the applicable rent limit.

#### **How to Apply**

- 1. Access the *Affordable Apartment List* on ARCH's website.
- 2. Estimate the household's income eligibility level.
- 3. Contact Properties directly to apply.
- 4. Property's Application, ARCH Eligibility Form, and Income Verification





# ARCH Rental Program Eligibility

Access the
Affordable
Apartment List



#### Affordable Apartment list

ARCH maintains a comprehensive list of all rent-restricted housing in East King County, including properties that are part of the ARCH Rental Program, HUD assisted housing and other types of affordable housing. The list includes location, affordability level, size of units and contact information.

#### DOWNLOAD THE AFFORDABLE APARTMENT LIST

Interested applicants must contact properties directly to apply.

Each apartment has their own application and verification process.

# ARCH Rental Program Eligibility

Estimate your household's eligibility levels using:

- 1. Household Size
- 2. Annual Income

Please visit ARCH's website and view the Apartment List or the Income Guidelines webpage to see the Household Income Limits chart.

http://www.archhousing.org/

ARCH Annual Income and Rent Limits

Median Income: \$146.500

HOUSEHOLD INCOME LIMITS--determined by household size

ALL LAND USE & MFTE PROJECTS

Percentage																
of AMI	1	person	2	persons	3	persons	4	persons	5	persons	6	persons	7	persons	8	person
30%	\$	30,765	\$	35,160	\$	39,555	\$	43,950	\$	47,466	\$	50,982	\$	54,498	\$	58,014
35%	\$	35,893	\$	41,020	\$	46,148	\$	51,275	\$	55,377	\$	59,479	\$	63,581	\$	67,683
40%	\$	41,020	\$	46,880	\$	52,740	\$	58,600	\$	63,288	\$	67,976	\$	72,664	\$	77,352
45%	\$	46,148	\$	52,740	\$	59,333	\$	65,925	\$	71,199	\$	76,473	\$	81,747	\$	87,021
50%	\$	51,275	\$	58,600	\$	65,925	\$	73,250	\$	79,110	\$	84,970	\$	90,830	\$	96,690
55%	\$	56,403	\$	64,460	\$	72,518	\$	80,575	\$	87,021	\$	93,467	\$	99,913	\$	106,359
60%	\$	61,530	\$	70,320	\$	79,110	\$	87,900	\$	94,932	\$	101,964	\$	108,996	\$	116,028
65%	\$	66,658	\$	76,180	\$	85,703	\$	95,225	\$	102,843	\$	110,461	\$	118,079	\$	125,697
70%	\$	71,785	\$	82,040	\$	92,295	\$	102,550	\$	110,754	\$	118,958	\$	127,162	\$	135,366
75%	\$	76,913	\$	87,900	\$	98,888	\$	109,875	\$	118,665	\$	127,455	\$	136,245	\$	145,035
80%	\$	82,040	\$	93,760	\$	105,480	\$	117,200	\$	126,576	\$	135,952	\$	145,328	\$	154,704
85%	\$	87,168	\$	99,620	\$	112,073	\$	124,525	\$	134,487	\$	144,449	\$	154,411	\$	164,373
90%	\$	92,295	\$	105,480	\$	118,665	\$	131,850	\$	142,398	\$	152,946	\$	163,494	\$	174,042
95%	\$	97,423	\$	111,340	\$	125,258	\$	139,175	\$	150,309	\$	161,443	\$	172,577	\$	183,711
100%	\$	102,550	\$	117,200	\$	131,850	\$	146,500	\$	158,220	\$	169,940	\$	181,660	\$	193,380
105%	\$	107,678	\$	123,060	\$	138,443	\$	153,825	\$	166,131	\$	178,437	\$	190,743	\$	203,049
110%	\$	112,805	\$	128,920	\$	145,035	\$	161,150	\$	174,042	\$	186,934	\$	199,826	\$	212,718
120%	\$	123,060	\$	140,640	\$	158,220	\$	175,800	\$	189,864	\$	203,928	\$	217,992	\$	232,056

Effective Date 6/15/2023

# ARCH Rental Program Apartment List

#### Find the Apartment List at

https://www.archhousing.org/affordable-apartment-list

- 1. Organized by City
- 2. Row for each property
- 3. Includes affordability levels (AMI%)
- 4. Unit types
- 5. Address
- 6. Contact Information
- 7. Call to ask about availability
- 8. Leasing staff will accept applications

#### Bellevue

Apartment Name	AMI	Unit Types	Apartment Contact
30Bellevue	30%	Studios, 1 brs, 2	3040 Bellevue Way NE
	40%	brs, 3 brs	425-389-8266
	60%		https://imaginehousing.org/community/30bellevue/
888	60%	Studios, 1 brs, 2 brs	888 108th Ave NE
	70%		425-450-8880
			https://888bellevue.com/
989 Elements	80%	1 brs, 2 brs	989 112th Ave.
			866-249-7153
			https://www.udr.com/seattle-apartments/bellevue/elements/
Andrew's Glen	30%	Studios, 2 brs	4220 Factoria Blvd SE
	40%		425-401-1004
	60%		
Andrew's Heights	50%	Studio, 1 brs, 2 brs,	4089 129th PI SE
		3 brs, 4brs	425-401-1004
August Wilson	30%	Studio, 2 brs, 3 brs	204 111 <sup>th</sup> Ave NE
Place	50%		(425) 429-6050
	60%		
Bellevue Heights	80%	2 brs	13902 NE 8th St
			425-562-3525
Bellevue 10	80%	Studio, 1 brs, 2 brs	10050 NE 10th St
			(425) 399-5554
			https://bellevue10.com/

### ARCH Rental Program Income Verification

#### Minimum Documentation Required for every income verification

- 1. ARCH Eligibility Forms
- 2. Previous year's tax returns
- 3. Previous year's W-2's
- 4. At least 3 months of paystubs or earnings statements from all employment and/or regularly occurring income
- 5. (If applicable) Benefit/pension statements
- 6. (f applicable) Supplemental materials, such as:
  - Non-tax Filing Form
  - Co-Signer Affidavit
  - Self-Employment Affidavit

# ARCH Rental Program Rent Limits

**ARCH Rental Program Income** and Rent Guidelines at

Based on Unit type and AMI level.

<a href="https://www.archhousing.org/income-guidelines">https://www.archhousing.org/income-guidelines</a>

LAND USE & N	IFTE	PROJECT:	S EXE	CUTED BE	FORE	MAY 1, 2	019				
Percentage of		2002		20				0.52		200	
AMI		Studio	1-B	edroom	2-B	edroom	3-B	edroom	4-Bedroom		
30%	\$	769	\$	879	\$	989	\$	1,099	\$	1,187	
35%	\$	897	\$	1,026	\$	1,154	\$	1,282	\$	1,384	
40%	\$	1,026	\$	1,172	\$	1,319	\$	1,465	\$	1,582	
45%	\$	1,154	\$	1,319	\$	1,483	\$	1,648	\$	1,780	
50%	\$	1,282	\$	1,465	\$	1,648	\$	1,831	\$	1,978	
55%		1,410	\$	1,612	\$	1,813	\$	2,014	\$	2,176	
60%	\$	1,538	\$	1,758	\$	1,978	\$	2,198	\$	2,373	
65%	\$	1,666	\$	1,905	\$	2,143	\$	2,381	\$	2,571	
70%	\$	1,795	\$	2,051	\$	2,307	\$	2,564	\$	2,769	
75%	\$	1,923	\$	2,198	\$	2,472	\$	2,747	\$	2,967	
80%	\$	2,051	\$	2,344	\$	2,637	\$	2,930	\$	3,164	
85%	\$	2,179	\$	2,491	\$	2,802	\$	3,113	\$	3,362	
90%	\$	2,307	\$	2,637	\$	2,967	\$	3,296	\$	3,560	
95%	\$	2,436	\$	2,784	\$	3,131	\$	3,479	\$	3,758	
100%	\$	2,564	\$	2,930	\$	3,296	\$	3,663	\$	3,956	
105%	\$	2,692	\$	3,077	\$	3,461	\$	3,846	\$	4,153	
110%	\$	2,820	\$	3,223	\$	3,626	\$	4,029	\$	4,351	
120%	\$	3,077	\$	3,516	\$	3,956	\$	4,395	\$	4,747	

#### **Household Size**

Monica and Joe with their two children, Samantha and Anthony.

#### **Annual Income**

Monica and Joe combine to earn \$86,000 annually.

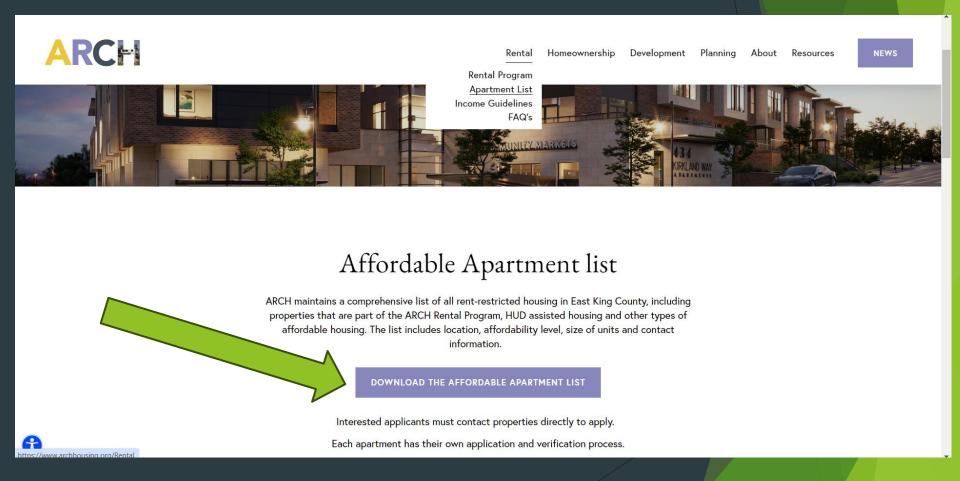
#### **Unit Preferences**

Monica and Joe would like to find a 3-bedroom affordable rental unit in Redmond, Washington.



#### Step 1

Access the Affordable Apartment List



#### Step 2

- Estimate Household Eligibility
- For Monica and Joe, based on a household size of 4 and annual household income of \$86,000, their household is eligible for units 60% AMI and greater. (65%, 70%, ...)

http://www.archhousing.org/

#### **ARCH Apartment List Directory**

#### How to use this list:

 Identify the AMI your household will likely fall into in the chart below (based on the annual income of all household members over 18)

#### HOUSEHOLD INCOME LIMITS--determined by household size

ALL LAND USE & MFTE PROJECTS

Percentage																
of AMI	1	person	2	persons	3	persons	4	persons	5	persons	6	persons	7	persons	8	person
30%	\$	30,765	\$	35,160	\$	39,555	\$	43,950	\$	47,466	\$	50,982	\$	54,498	\$	58,014
35%	\$	35,893	\$	41,020	\$	46,148	\$	51,275	\$	55,377	\$	59,479	\$	63,581	\$	67,68
40%	\$	41,020	\$	46,880	\$	52,740	\$	58,600	\$	63,288	\$	67,976	\$	72,664	\$	77,35
45%	\$	46,148	\$	52,740	\$	59,333	\$	65,925	\$	71,199	\$	76,473	\$	81,747	\$	87,02
50%	\$	51,275	\$	58,600	\$	65,925	\$	73,250	\$	79,110	\$	84,970	\$	90,830	\$	96,690
55%	\$	56,403	\$	64,460	\$	72,518	\$	80,575	\$	87,021	\$	93,467	\$	99,913	\$	106,35
60%	\$	61,530	\$	70,320	\$	79,110	\$	87,900	\$	94,932	\$	101,964	\$	108,996	\$	116,02
65%	\$	66,658	\$	76,180	\$	85,703	\$	95,225		2,843	\$	110,461	\$	118,079	\$	125,69
70%	\$	71,785	\$	82,040	\$	92,295	\$	102,550	١.	54	\$	118,958	\$	127,162	\$	135,36
75%	\$	76,913	\$	87,900	\$	98,888	\$	109,875	15		Ş	127,455	\$	136,245	\$	145,03
80%	\$	82,040	\$	93,760	\$	105,480	\$	117,200	\$	126,		135,952	\$	145,328	\$	154,70
85%	\$	87,168	\$	99,620	\$	112,073	\$	124,525	\$	134,48		1,449	\$	154,411	\$	164,37
90%	\$	92,295	\$	105,480	\$	118,665	\$	131,850	\$	142,398	3	6	\$	163,494	\$	174,04
95%	\$	97,423	\$	111,340	\$	125,258	\$	139,175	\$	150,309	\$	/ )	4	172,577	\$	183,71
100%	\$	102,550	\$	117,200	\$	131,850	\$	146,500	\$	158,220	\$	169,		181,660	\$	193,38
105%	\$	107,678	\$	123,060	\$	138,443	\$	153,825	\$	166,131	\$	178,437		743	\$	203,04
110%	\$	112,805	\$	128,920	\$	145,035	\$	161,150	\$	174,042	\$	186,934	3	1	\$	212,71
120%	\$	123,060	\$	140,640	\$	158,220	\$	175,800	\$	189,864	\$	203,928	\$	7	1	232,05

Note: total household income **cannot exceed** the above listed amount – For example: a 2-person ousehold that makes \$60,000 would not qualify for a unit at 50% AMI or below. Please consider this when contacting properties. Upon application, PMs will conduct an income calculation and verification to confirm eligibility.

2. Determine what unit type meets the needs of your household

#### Step 3

1. Select which properties meet preference(s) and eligibility

The household is eligible for units 60% AMI and greater and they are looking for properties located in Redmond, Washington.

http://www.archhousing.org/

#### Redmond

Apartment Name	AMI	Unit Types	Apartment Contact
Capella Esterra	30%	Studios, 1 brs, 2	2710 Tagore Ave NE
Park	40%	brs, 3 brs	-425-363-9589
	50%		https://www.capellaatesterrapark.com/?utm_knock=g
	60%		
Summerwood	30%	1 brs, 2 brs, 3	9805 Avondale Rd NE
	50%	brs, 4 brs	425-881-7253
	60%		
Terrace Hills	35%	2 brs	8704 164th Ave NE
	40%		425-822-6288
	50%		
Horizon at	30%	Studios, 1 brs, 2	16305 NE 87 <sup>th</sup> St
Together Center	50%	brs, 3 brs	425-658-0010
			https://www.horizonattogethercenter.com/
Avalon Esterra Park	50%	Studios, 1 brs, 2	2690 152nd Ave NE
		brs	206-339-6837
			https://www.avaloncommunities.com/washington/redmond-apartments/av
			esterra-park/
Modera	50%	1 brs, 2 brs, 3	8709 161st Avenue
	80%	brs	866-633-7280
			https://www.moderaredmond.com/
Eaves Redmond	50%	1 brs, 2 brs, 3	5606 NE 40th St
Campus		brs	(425) 414-7548
			https://www.avaloncommunities.com/washington/redmond-apartments/ea
			redmond-campus/
Ravello	50%	1 brs, 2 brs	16180 NE 80th St
			425-276-6958
			https://www.liveravello.com
Spectra	50%	Studios, 1 brs, 2	17620 NE 69 <sup>th</sup> Ct
		brs, 3 brs	206-385-3231
		,	https://spectraapts.com/
Talisman	50%	Studios, 1 brs, 2	7405 168th Ave NE
	30,0	brs	425-599-2275
			https://www.livetalisman.com/
The Bond	50%	1 brs, 2 brs	6044 E Lake Sammamish
THE BOTTO	3070	± 013, 2 013	OOTT E LUNC Summumism

#### Step 4

Contact PropertiesDirectly to Apply

Monica and Joe will visit the property's website or call and ask leasing staff "if there are any affordable units available" and, if so, "how to apply".

AMI	Unit Types	Apartment Contact						
30%	Studios, 1 brs, 2	2710 Tagore Ave NE						
40%	brs, 3 brs	-425-363-9589						
JU/0		https://www.capellaatesterrapark.com/?utm_knock=g						
60%								
3070	1 brs, 2 brs, 3	9805 Avondale Rd NE						
	4 brs	425-881-7253						
60%								
3370	∠ brs	8704 164th Ave NE						
		425-822-6288						
	, ,	16305 NE 87 <sup>th</sup> St						
50%	brs, 3 brs	425-658-0010						
		https://www.horizonattogethercenter.com/						
50%		2690 152nd Ave NE						
	brs	206-339-6837						
		https://www.avaloncommunities.com/washington/redmond-apartments/a						
		esterra-park/						
00%	,	8709 161st Avenue						
80%	br	866-633-7280						
500/	41 21 2	https://www.moderaredmond.com/						
50%		5606 NE 40th St						
	brs	(425) 414-7548						
		https://www.avaloncommunities.com/washington/redmond-apartments/redmond-campus/						
E00/	1 hrs. 2 hrs	16180 NE 80th St						
30%	1 015, 2 015	425-276-6958						
		https://www.liveravello.com						
E00/	Studios 1 brs 2	17620 NE 69 <sup>th</sup> Ct						
30%		206-385-3231						
	bis, 5 bis	https://spectraapts.com/						
50%	Studios 1 hrs 2	7405 168th Ave NE						
3070		425-599-2275						
		https://www.livetalisman.com/						
50%	1 brs, 2 brs	6044 E Lake Sammamish						
	30% 40% 50% 60% 50% 50% 50% 50% 50%	30% Studios, 1 brs, 2 brs, 3 brs 60%						

#### Step 5

 Gather and submit household's income documentation for income verification process

For more details, please view the **ARCH Renter Guide** on the ARCH Rental Program Webpage.

Income Sources	What Counts as Income	Documentation to Have on Hand
Employment Income	Gross wages, tips, commissions, and bonuses. No deductions are allowed for wage	90 days' worth of paystubs or applicable documentation such as shift summaries, an
	garnishments, healthcare, taxes, etc.	offer letter for a new position, etc.
Self-Employment	Net amounts earned from the business. Gross	Self-Employment Verification Form will be
	income – business expenses – interest on	provided to you. For businesses one year or
	loans unrelated to business expansion –	older, have most recent signed 1040 with
	deprecation of business assets.	schedules, or if business less than a year old,
		bring Profit and Loss statement. Additional
		documentation may be required to support amounts disclosed.
Social Security Income	Anticipated payments to be received during	Bring award letter or most recent SSI benefits
•	12-month period.	statement. Property may contact Social
		Security Administration directly.
Child Support	Anticipated payments to be received during	Bring print out from DSHS Support Enforcement
	12-month period.	or notarized letter from parent paying support.
Alimony/Spousal Payments	Anticipated payments to be received during 12-month period.	Decree or letter submitted by applicant.
Public Assistance	Anticipated payments to be received during	Applicant may submit most recent benefits
	12-month period. Food stamps, HUD housing	statement.
	assistance (Section 8) and Shelter Plus Care are	
	excluded from the income calculation	
Military Pay	Anticipated gross amounts to be received	Leave and Earnings Statement
	during 12-month period.	
Gift Income	Anticipated amounts to be received annually	Notarized gift affidavit
	(note that gift income cannot be the sole or	
	majority source of income; i.e. cannot take the	
	place of verifiable income).	

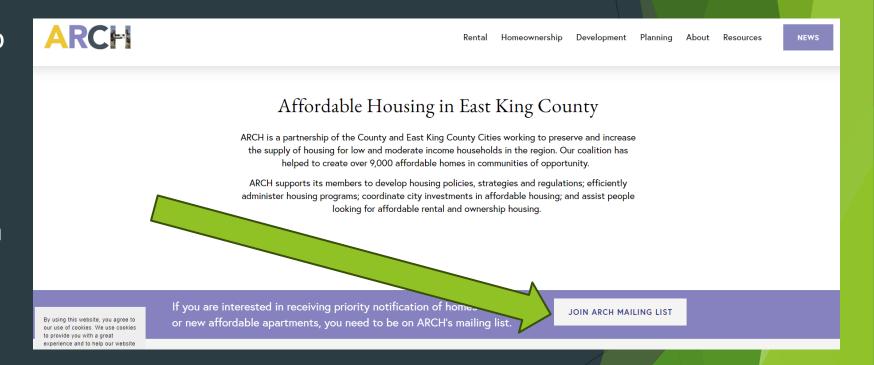
Assets and savings are not considered income unless the applicant or resident is regularly withdrawing from these accounts in lieu of verifiable income or if they are needed to meet rent to income ratio.

### ARCH Rental Program

#### **Upcoming Rental Properties**

Join the **ARCH Mailing List** to receive news and notifications.

ARCH has 6 new rental properties projected to open in the next 6 months with 197 rent and income restricted units.



# ARCH Homeownership Program

- Over 700 homes are located throughout East King County.
- Homes are at a range of prices and income limits
- Long-term affordability of homes is maintained through covenants



### **ARCH New Construction Homes**

- Established through developer requirements or incentives of ARCH member cities
- ARCH's new construction homes are priced below market
- Homes include all housing types (condos, townhomes, etc.)



### **ARCH Resale Homes**



Current ARCH homeowners sell their homes at a below market price.



To purchase a resale home, make a direct offer to the seller.



The list of all available homes is on our website.

# Am I eligible?

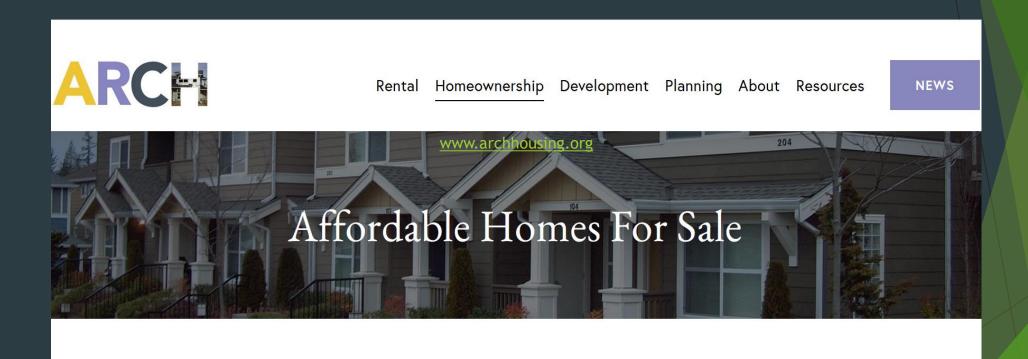
- ► Income restrictions To purchase an ARCH home your household must fall below the maximum income limit
- Household size household at the time of purchase must contain a minimum number of people established for that bedroom size
  - ▶ One for a studio, 1-bedroom or 2-bedroom
  - ► Two for a 3-bedroom
  - ▶ Three for a 4-bedroom
- ▶ No ownership of another home at the time of purchase
- ▶ New construction- First Time Homebuyer



# Preparing for Purchase

- Purchasing your first home is a big step!
- Speak with a lender
- Get on the ARCH mailing list. Apply to homes that are within your affordability range.
- Take a Homebuyer education class.

### How to learn about ARCH Homes and FAQ



NEW CONSTRUCTION - AVAILABLE SOON

# **Upcoming New Construction 2024**



- Woodside- Redmond
- Total of 9 units priced to be affordable to households at 50% or below the area median income.
- One 3-bedroom home
- Five 2-bedroom homes
- Price: Below \$250,000
- Maximum Household Incomes:
  - 1-person household \$61,530 2-person household \$70,320 3-person household \$79,110 4-person household \$87,900 5-person household \$94,932

# **Upcoming New Construction 2024**

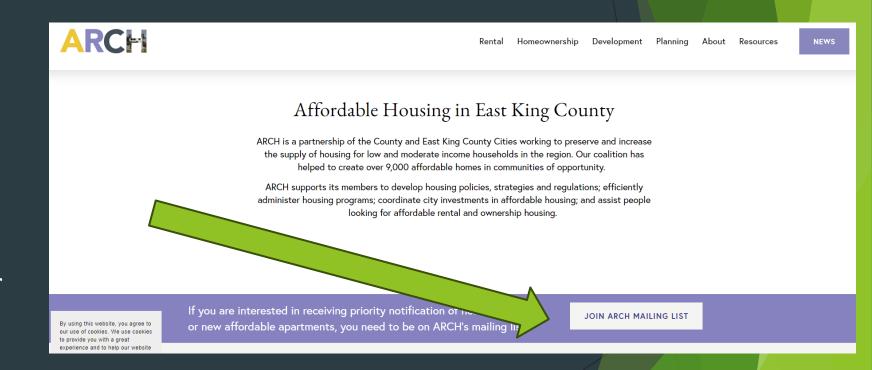


- The Willows 124 Redmond
- Total of 17 units 2,3,4 bedrooms. Priced to be affordable to households at 80% or below area median income.
- Two 4-bedroom homes
- One 3-bedroom home
- Price: \$400-450,000
- Maximum Household Incomes:
  - 2-person household \$105,480 3-person household \$118,665 4-person household \$131,850 5-person household \$142,398 6-person household \$152,946

# Sign up for the ARCH mailing list

To find out about both rental and homeownership opportunities, sign up for ARCH's Mailing List.

Once on the list, you will receive the latest updates on rental and homeownership opportunities, based on your household information.



# Contacts:

Raquel Rodriguez, Program Coordinator - <a href="mailto:rrodriguez@bellevuewa.gov">rrodriguez@bellevuewa.gov</a>
Adam Matza, Rental Program Officer - <a href="mailto:amatza@bellevuewa.gov">amatza@bellevuewa.gov</a>
Mary-Jayne Walker, Housing Program Administrator - <a href="mailto:mwalker@bellevuewa.gov">mwalker@bellevuewa.gov</a>
Jessie Tang, Housing Program Administrator - <a href="mailto:jtang@bellevuewa.gov">jtang@bellevuewa.gov</a>

Open Office Hours
Tuesday - Friday 10am-2pm