

Carla Hoekzema

From: Ryan Donohue <ryan.donohue@habitatskc.org>
Sent: Monday, March 1, 2021 3:44 PM
To: Plancom
Cc: Nora Gierloff; Carla Hoekzema
Subject: [EXTERNAL] Draft Shoreline Housing Action Plan Concern and Suggestion

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Hello members of the Shoreline Planning Commission –

My name is Ryan Donohue and I am the Advocacy and Policy Director at Habitat for Humanity Seattle-King County. I want to thank you for taking the time to put together this Housing Action Plan and including homeownership as an important part of the equation for addressing the desperate need for more housing in Shoreline and across the entire state. We stand in support of much of the proposal and I look forward to commenting on Wednesday about some of the specifics.

I did want to raise one concern that we have though. At multiple points, (action 3.2, Pages 28, 56, 57, 60, and 62) the Draft Shoreline Housing Action Plan refers to Community Land Trusts. Habitat supports Community Land Trusts (CLTs) as one successful model of many that should be used to address the affordable homeownership crisis. The problem with specifying Community Land Trusts is that by specifying that, it risks triggering a federal definition that will be extremely limiting for organizations and the City of Shoreline. By using the term CLT, it locks out affordable homeownership providers like HomeSight, Forterra, and even Habitat for Humanity itself. In fact, I believe (though I could be mistaken), there is only one affordable homeownership provider in King County that fits that definition.

As a result, I was hoping to provide an alternative option. On Action 3.2, instead of labeling it as "Support Community Land Trusts" I would encourage you to amend it to "Support Permanently Affordable Homeownership." By using the term Permanently Affordable Homeownership, you are able to include a much wider pool of organizations that will be able to provide homeownership opportunities in the city of Shoreline as well as encourage permanent affordability, which will help to increase the pool of affordable homeownership options not for one family, but for many different families and many different generations. Additionally, the rest of the section wouldn't need much change, except to replace Community Land Trusts or CLTs with the term Permanently Affordable Homeownership.

I would also encourage you to adopt a formal definition of "Permanently Affordable Homeownership." The commonly accepted definition amongst the Affordable Homeownership community is:

"Permanently affordable homeownership" means homeownership that, in addition to meeting the definition of "affordable housing" in RCW 43.185A.010, is

- Sponsored by a nonprofit organization or governmental entity;
- (ii) Subject to a ground lease or deed restriction that includes:
 - (A) A resale restriction designed to provide affordability for future low and moderate-income homebuyers;
 - (B) A right of first refusal for the sponsor organization to purchase the home at resale; and
 - (C) A requirement that the sponsor must approve any refinancing, including home equity lines of credit.
- (iii) Sponsored by a nonprofit organization or governmental entity and the sponsor organization:
 - (A) Executes a new ground lease or deed restriction with a 24 duration of at least 99 years at the initial sale and with each successive sale; and
 - (B) Supports homeowners and enforces the ground lease or deed restriction.

I greatly appreciate your time and consideration. Please don't hesitate to reach out if you have any questions. I am available by phone at 702-985-8148 and by email at ryan.donohue@habitatskc.org. Again, I thank you and look forward to speaking with you on Wednesday evening.

Ryan Donohue

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