



Tukwila Equity and Social Justice Commission

City of Tukwila – City Hall

6200 Southcenter Boulevard, Tukwila, WA 98188

NOTICE IS HEREBY GIVEN that the Equity and Social Justice Commission meeting will be held on **September 5, 2024, at 5:30PM.**

Join the meeting video on your computer or mobile app: [Click here to join the meeting](#)
Participate in the meeting by phone: **253-292-9750**, Phone Conference ID: 986 969 249#

For in-person, please join us at **5:30PM**
Tukwila City Hall, 6200 Southcenter Blvd, Tukwila, WA 98188

For assistance during the meeting, please call Jo Anderson, Equity and Social Justice Staff Liaison, at **206-658-7849**

MEETING AGENDA

Thursday, September 5, 2024 – 5:30PM

I Call to Order

II Introduction (2 minutes)

III Approval of Agenda (2 minutes)

IV Approval of Minutes, August 1, 2024 (2 minutes)

V Written Public Comments

VI Business Items

- Icebreaker Activity for Commissioners to Continue to Get to Know One Another

COMMISSION ACTION ITEM: Learn more about the Commissioners.

- The Covenant Act and Black Home Initiative Continued – Dietrich Schmitz, Washington State Housing Finance Commission; additional information can be found at <http://wshfc.org/covenant> and <http://blackhomeinitiative.org>

COMMISSION ACTION ITEM: Commissioners will continue engaging in Q&A about the programs as well as outreach and educational opportunities.



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- Youth Commissioner Recruitment and Selection

COMMISSION ACTION ITEM: Commissioners will discuss filling the Youth Commissioner position.

- 2024 ESJC Workplan Tasks and Updates

2024 Priority

Relationship-building in the community:
Learn What is Happening in the Community
Amplify ESJC's Community Presence

Awareness, Forums, Trainings:
Racial Restrictive Covenants
Comprehensive Plan Elements

In Partnership with EPIC, Enforce Equity Policies:
Prioritize Local Hires
Drill Into the Equity Toolkit

Board & Commissions:
Equitable Recruitment
Equity Policy Accountability

COMMISSION ACTION ITEM: Continue working on 2024 Priorities.

VII Miscellaneous

- EPIC Report
- Boards & Commissions Summer Social Debrief
- October Agenda Items and Co-Chair

VIII Adjournment



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MEETING MINUTES

Thursday, August 1, 2024 – 5:30PM

ATTENDEES:

Maryan Abdow
Aaron Draganov
Joe Duffie
Trish Kinlow
Jovita McConnell

Kristen Schwabe-Fry
Lina Stinson-Ali
Jo Anderson
Kat Komin

I Call to Order

II Introduction (2 minutes)

III Approval of Agenda (2 minutes)

IV Approval of Minutes, July 11, 2024 (2 minutes) Motion approved to add Aaron Draganov to the list of attendees

V Business Items

- City of The Covenant Act and Black Home Initiative – Kat Komin, Washington State Housing Finance Commission; additional information can be found at <http://wshfc.org/covenant> and <http://blackhomeinitiative.org>

Kat Komin provided a high-level presentation titled “Connect to the Covenant program and other help for homebuyers.” Commissioners asked questions about program specifics and demonstrated interest in learning more, including opportunities to raise awareness and help Tukwila community members get connected and train the trainer activities. Kat suggested inviting Dietrich Schmitz, Down Payment Assistance Program Manager, to the next meeting. Commissioner feedback included providing potential program participants with a checklist of documents and information needed when meeting with the lenders.

- Review ESJC Budget Balance

The Commissioners discussed a list of proposed allocations for the remaining balance in the 2024 budget. A motion was approved to spend the following: \$2,000 to Still Waters



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Family Services for TSD student snack packs, \$1,600 towards translation/interpretation needs and other discretionary spending, \$390 towards 'I Heart Tukwila' Magnets for outreach, \$120 for Commissioner Name Badges. The Commission will revisit the possibility of using the yearend balance for additional support to Still Waters.

- 2024 ESJC Workplan Tasks and Updates

Relationship-building in the community: Support engagement at local coffeehouses, HealthPoint Clinics, Job Fairs, and Parks & Recreation programs.

Awareness, Forums, Trainings: Opportunities to raise awareness about the Covenant Homeownership Program.

In Partnership with EPIC, Enforce Equity Policies: Encouraged to review the UW Evan's School Capstone Summary and Racial Equity Toolkit included in the agenda packet.

Board & Commissions: ESJ Commission to host a Summer Social at Billy Baroo's in August.

2024 Priority

Relationship-building in the community:

Learn What is Happening in the Community

Amplify ESJC's Community Presence

Awareness, Forums, Trainings:

Racial Restrictive Covenants

Comprehensive Plan Elements

In Partnership with EPIC, Enforce Equity Policies:

Prioritize Local Hires

Drill Into the Equity Toolkit

Board & Commissions:

Equitable Recruitment

Equity Policy Accountability

VI Miscellaneous

- None

VII Adjournment



**Connect to the Covenant
program** and other help for
homebuyers

Washington State Homeownership Hotline
1-877-894-HOME (4663)

COVENANT Homeownership Program

Help is available for every homebuyer!



- **Most low- to moderate-income homebuyers** can access downpayment assistance!
- **If you have deep roots in WA state,** the Covenant program might be for you – but if not, other help is available!
- **Call the Washington State Homeownership Hotline at 1-877-894-4663**
 - See also:
Homeownership-WA.org and HeretoHome.org



What is the Covenant program?



- A **downpayment assistance loan program** created by the Covenant Homeownership Act
- **Helps first-time homebuyers with deep roots in Washington state** whose families have been affected by racial discrimination
- Works through the Housing Finance Commission's home loan programs



2023: Bipartisan law addressing legacy of housing discrimination

- **New source of funding** from real-estate recording fees
- **Research study** on discrimination, its impacts, and effective remedies
- **New program** to provide downpayment assistance to homebuyers



Washington State Housing Finance Commission:

- Overseeing program
- Guided by Oversight Committee (DFI)

Covenant Homeownership Study

Research study showed:


- History of housing discrimination by the state that kept families from owning a home and building wealth
- Impacts persist today in the form of lower homeownership rates
- Recommends program elements that can address disparities as part of a Special Purpose Credit Program



STUDY PRESENTED BY:



Connecting to the program

- **No separate application** for the program
- **Start with the Homeownership Hotline**  **1-877-894-4663**
- **T**alk with a housing counselor about your goals and make a plan
- **Take a free homebuyer education class**
- When you're ready, **work with a Commission-trained lender**
- **Prequalify** as you would for any home loan
- Downpayment assistance loan is factored into your home loan
- **Look for a home** in your price range

The Homeownership Hotline

What does the hotline do?

- A service of the nonprofit Washington Homeownership Resource Center
- Hotline staff talk with you about your needs and goals
- Information Based on your needs, goals, location etc., they provide information about services and resources
- Can refer you to a free housing counselor, lender or other service provider in your area



1-877-894-4663



Washington
Homeownership
Resource
Center



What is a housing counselor?

- Free professional support, advice and guidance to reach your homeownership goals
- Part of long established statewide network of organizations
- Housing counselors work with you individually to prepare for home buying -- including goal planning, budgeting, resolving credit issues, etc.
- Counselors work for community organizations such as Habitat for Humanity, Urban League, OIC of Washington, El Centro de la Raza, Parkview Services, SNAP (Spokane), American Financial Solutions and Northwest Justice Project



Homebuyer Education Class

FREE classes in person and online

- Great place to start your journey!
- Required for Commission home loans and downpayment assistance
- 5 hours long – teach all major aspects of the home buying process
- Taught by a Commission-approved lender and a real-estate professional
- No obligation to do business with the instructors
- All the classes use the same curriculum approved by Commission




Connection points



**Homeownership
Hotline**
877-894-4663

- ✓ Easiest way to connect



**Homebuyer
Education Class**

- ✓ Free class
- ✓ Online or in person
- ✓ Required



**Housing
Counselor**

- ✓ Individual support & preparation



**Real-Estate
Professional**

- ✓ Find a home in your price range



Loan Officer

- ✓ Prequalify for a loan
- ✓ Get downpayment assistance

Who is eligible?

- **Washington resident**
- **Income at or below 100% of area median income (AMI)**
Different for each county
- **First-time homebuyer**
 - No homeownership within the past three years OR
 - Single parent or displaced homemaker who has only owned a home while married to a spouse OR
 - Only owned a residence with no permanent foundation OR
 - Only owned a property determined to be uninhabitable.

Family History Requirement

- Homebuyer or a parent/grandparent/great-grandparent **lived in WA state before April 1968**
- The pre-1968 person is in one of the **eligible racial groups:**
 - Black
 - Hispanic
 - Native American/
Alaska Native
 - Native Hawaiian/
Other Pacific Islander
 - Korean
 - Asian Indian

Why April 1968?

In April 1968, the passage of the Fair Housing Act made racial discrimination in housing officially illegal.

Why these groups?

Many groups suffered racial discrimination in housing – but these groups **ALSO** still have lower homeownership rates today.

- Eligibility may be expanded in the future

How much assistance?

Maximum Covenant DPA Loan Amount:

Up to 20% down not to exceed \$150,000, plus closing costs (*unless seller pays*)

Example:



\$400,000 purchase price
+ **\$12,000** in traditional
homebuyer closing costs



$\$400,000 \times 20\%$	\$80,000
Closing costs	\$12,000
Total Covenant Loan Amount	\$92,000



Loan Terms

- Home loan is 30-year, fixed rate
- Downpayment assistance is a “second mortgage” loan attached to the main home loan
- 0% interest and no payments
- Paid back typically when the loan is sold
- Important to understand all the financial implications – housing counseling can help





Thank you!

Washington State Homeownership Hotline
1-877-894-HOME (4663)

COVENANT Homeownership Program



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COUNCIL AND SUBCOMMITTEE MEETING SCHEDULE

<i>FIN</i>	Finance & Governance Committee	<u>2nd and 4th Mondays</u>	<u>5:30 PM</u>
<i>PCD</i>	Planning & Community Development Committee	1 st and 3 rd Mondays	5:30 PM
<i>TIS</i>	Transportation & Infrastructure Services Committee	1 st and 3 rd Mondays	5:30 PM
<i>CSS</i>	Community Services & Safety Committee	2 nd and 4 th Mondays	5:30 PM
<i>REG</i>	Regular Council Meeting	1 st and 3 rd Mondays	7:00 PM
<i>C.O.W.</i>	Committee of the Whole	<u>2nd and 4th Mondays</u>	<u>7:00 PM</u>

** Note – the Council traditionally does not hold meetings in the last half of December.*

The City of Tukwila offers hybrid format for its Council and Committee meetings. Those wishing to join the meetings electronically may access them with the information below. Those wishing to attend in person should visit:

- **Regular Council and Committee of the Whole** Meetings: Tukwila City Hall Council Chambers – 6200 Southcenter Boulevard
- **Planning & Community Development and Community Services & Safety** committee meetings: Hazelnut Conference Room – 6200 Southcenter Boulevard (knock on door to the east)
- **Finance & Safety and Transportation and Infrastructure Services** committee meetings: Duwamish Conference Room – 6300 Southcenter Boulevard (second floor, down the hall on the right)



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CITY COUNCIL REGULAR & COMMITTEE OF THE WHOLE MEETINGS

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 670077847#

To view the meeting, [Join Microsoft Teams Meeting](#)

Those wishing to provide public comments may verbally address the City Council both onsite at Tukwila City Hall or via phone or Microsoft Teams for up to 5 minutes for items both on and not on the meeting agenda. To provide comment via phone or Microsoft Teams, please email citycouncil@tukwilawa.gov with your name and topic by 5:00 p.m. on the meeting date. Please clearly indicate that your message is for public comment during the meeting, and you will receive further instructions.



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PLANNING & COMMUNITY DEVELOPMENT COMMITTEE

1st Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 225 526 605#

To view the meeting, [Click here to join the meeting](#)

3rd Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 604 773 150#

To view the meeting: [Click here to join the meeting](#)

TRANSPORTATION & INFRASTRUCTURE SERVICES COMMITTEE

1st Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 439 818 817#

To view the meeting: [Click here to join the meeting](#)

3rd Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 478 777 930#



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FINANCE & GOVERNANCE COMMITTEE

2nd Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 965
223 169#

To view the meeting, [Click here to join the meeting](#)

4th Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 313
004 383#

To view the meeting: [Click here to join the meeting](#)

COMMUNITY SERVICES & SAFETY COMMITTEE

2nd Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 912
764 861#

To view the meeting, [Click here to join the meeting](#)

4th Monday of the month:

To listen to the meeting, dial: 1-253-292-9750, ACCESS CODE 944
274 640#

To view the meeting: [Click here to join the meeting](#)