

# Mayor's Council on African American Elders

C/O – Aging and Disability Services, Seattle-King County  
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January 21, 2022

**Members Present** – Dr. Benjamin Abe, Interim Chair, Charlotte Antoine, Sheila Mary, Claudette Thomas, Pamela Williams,

**Members Absent** – Dr. Brenda Jackson, Paul Mitchell, Paula Williams

**HSD/ADS Staff** – Michael Bailey, HSD Deputy Director, Mary Mitchell, ADS Interim Director, Lenny Orlov, Age Friendly Coordinator, Karen Winston

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## I. Introduction of HSD Deputy Director

Mary introduced Michael Bailey, the new HSD Deputy Director. Michael was born and raised in North Carolina. Before moving to Seattle, he worked for the State of Georgia in Atlanta where he served as the Deputy Director of Affairs and Outreach in the Department of Human Services. While there he worked with aging and disability services, AAAs, and the ombudsman program. His passion is people and connecting people to resources, their dreams, and access to quality health care and support.

## II. Washington Homeownership Resource Center

Stephanie Lennon, Communications & Outreach Specialist, with the WA Homeownership Resource Center (WHRC), provided an overview of the of her organization. The WHRC was created in 1996 with a strong focus on increasing homeownership and connecting people with resources to help them become homeowners. Their mission is to increase and preserve homeownership for everyone in the WA state, by educating and empowering current and future homeowners. They do this by providing tailored information, referrals, and education across the whole spectrum of homeownership needs. The WHRC is not a lender or loan servicer. They do not make loans or provide financial assistance to clients. However, they can help homebuyers and homeowners connect with financial assistance programs when they are available.

The WHRC serves:

<b>Homeowners</b> by assisting with: <ul style="list-style-type: none"><li>• Mortgage Default Foreclosure</li><li>• Tax Lien Foreclosure</li><li>• Home Repair Assistance</li><li>• Reverse Mortgage Counseling</li><li>• Refinancing Questions</li></ul>	<b>Homebuyers</b> by assisting with: <ul style="list-style-type: none"><li>• Homebuyer Education</li><li>• Pre-Purchase Counseling</li><li>• Down Payment Assistance</li><li>• Community Land Trust</li><li>• Self-Help Homeownership</li></ul>	<b>Renters</b> by assisting with: <ul style="list-style-type: none"><li>• Impacted by Landlord's Foreclosure</li></ul>
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Currently, the WHRC is open Monday to Friday from 8 a.m. to 5 p.m., but as they anticipate more individuals impacted by housing foreclosures, and state and federal moratoriums and forbearances due to COVID, they have extended hours until 8 p.m. The WHRC also has a homeownership portal that allows people to create a personal account and get assistance with moving through the entire homeownership process.

**Homeownership Hotline** – The WHRC is the sole owner of the statewide Homeownership Hotline 1-877-894-4663(HOME), the number to call for assistance with connecting to homeownership resources throughout the Washington state. Housing specialists can assist individuals with referrals to housing counselors, legal aid, enforcement agencies, and treasurers/assessors.

**Foreclosure Prevention** – Since the pandemic, housing foreclosures have been one of the biggest issues. Under the Foreclosure Fairness Act, loan servicers are required to include hotline numbers on all foreclosure notices. Washington state has a right to mediation, and timely intervention is critical. Housing counseling prevents homeowners – particularly older adults - from becoming victims of foreclosure scams. A study of 200 King County homeowners who received housing counseling and mediation between 2011 and 2019 showed that 86% avoided foreclosure. Nationally, close to 70% avoided foreclosure vs. 30% who avoided foreclosure without any assistance. Foreclosure disproportionately impacts Black homeowners and was exacerbated by the disproportionate impact of the pandemic.

**Repair and Modification Assistance** – Modification assistance allows homeowners, especially older adults, and those with disabilities, to stay in homes that meet their needs. But many of these programs are unable to meet demand due to program restrictions and underfunding. In addition, many who live in unincorporated areas do not have access to this type of assistance. The WHRC keeps an eye on these programs and tries to bolster them to make sure that people have access to these types of resources.

**2022 State Legislative Session** – Following are items that the WHRC is supporting during the legislative session.

- Support policies and funding that increase access to and stability of homeownership for BIPOC Washingtonians.
- Dedicate state funds to foreclosure prevention, repair assistance, homebuyer education, and other services that prevent housing loss for Washington homeowners, with \$4.5MM in support of foreclosure prevention.
- Increase statewide funds dedicated to the full range of affordable homeownership opportunities for very low income, low income, and moderate-income households.
- Provide funding to maintain a central database of vetted for-profit, non-profit, and jurisdiction-specific homebuyer assistance programs and resources.
- Revise zoning laws to:
  - Support and encourage affordable homeownership projects and homes.
  - Increase homeowner stability and aging in place through ADUs.

**Black Homeownership Initiative Seven Point Plan** – This is an initiative spearheaded by the Coalition for More Housing Choices and the Housing Development Consortium. The challenge statement behind the initiative is **to double the number of Black homeowners in the Puget Sound by 2060**. The long-term hope is that it will enhance generational wealth. The initiative brought together stakeholders who identified the seven critical points to make this happen.

1. Marketing and outreach
2. Pre/post purchase counseling
3. Purchase supports/tools
4. Credit and lending
5. Housing production
6. Policies and practices
7. Sustaining existing owners

**Question:** What can the MCAAE do to assist the WHRC?

**Response:** Assistance with outreach and getting the word out about the WHRC would be a big help. Making sure people are aware of our website - [www.homeownership-wa.org](http://www.homeownership-wa.org) and also the Homeownership Hotline 1-877-894-4663(HOME).

**Question:** Does the WHRC have any videos or upcoming events that people can watch or attend for more information?

**Response:** There are two videos available on the WHRC website. One discusses foreclosures, and the other focuses on COVID.

**Question:** Have you reached out to any State commissions, like the State Commission on African American Affairs?

**Response:** Not sure, but the WHRC executive director participates on the State’s Housing Disparities Group. Will follow-up with more information.

**Question:** During the last two years, the Eviction Moratorium has created a problem for African Americans with rental properties, especially as the moratorium keeps being extended. Many tenants have vacated the properties without paying anything, which will negatively impact the owners from sustaining their properties. Is there anything being done to help remedy this situation?

**Response:** The WHRC does not deal with these types of issues, though we have been getting a lot of call about this problem. Funding assistance is available for property owners. Will follow-up with information about who to contact.

**III. ADS & Legislative Updates** – Mary provided the following updates.

State

- The state legislative session is halfway through. Our issues are well-positioned, but we are still pushing for an increase in the case management budget and for the personal needs allowance. There are many competing issues.

- The W4A Lobby Day is scheduled for the last week in January. Appointments will be scheduled with up to five legislators, and on Monday, January 24, we have an appointment with Rep. Santos.

#### ADS

- HSD/ADS received funding from the city budget to add a nurse the African American Elders Program (AAEP). The new contract will begin on February 1<sup>st</sup>, and the position is now open for hiring.
- The hiring process for the ADS director position is gearing up. Mary has been the interim director since April 2021 and has committed to stay thru August 2022.
- If anyone is interested in receiving an in-home COVID test, visit the DOH website at <https://sayyescovidhometest.org>. The limit is one test per household.

#### **IV. MCAAE 2022 Advocacy Agenda**

After the last month's meeting, Karen emailed a link to a poll for MCAAE members will review and identify their top three advocacy items for the 2022 MCAAE Advocacy Agenda. As a result, the top three advocacy items were as follows:

1. Advocate for affordable and/or extremely low-income housing.
  2. Partner with Public Health: Seattle-King County to collect community-wide data to identify and map health care gaps and high-need areas in King County and advocate for better healthcare access and support.
  3. Seek partnerships to conduct outreach activities to address health disparities that may be exacerbated with age.
    - a. Coordinate with CBOs and Public Health: Seattle-King County on a health care forum to educate community members and provide resources addressing issues (e.g., addictions, hoarding, managing chronic conditions, Alzheimer's disease and related dementias, oral health, etc.).
- Mary added that item #2 (partnering with Public Health...) aligns perfectly with Mayor Harrell's Health Initiative. HSD Health Integration Strategist, Jeff Sakuma, will serve as a subject matter expert on the workgroup involving the County, City, and the Mayor's Office. He is already seeing many existing programs that may also aligned with the initiative. Jeff is willing to advise the MCAAE with this item.
  - As we move forward with reviewing data and analyzing these issues, we can then develop measurable goals to work toward. The overall goal is to prepare a report to present to Mayor Harrell. We will make sure our items/vision align with his. Mary agreed to facilitate a meeting with Mayor Harrell when the commission is ready.

#### **V. Digital Equity Network**

Charlotte Antione has agreed to represent the MCAAE on the Digital Equity Network steering committee. She reported on [HB1723](#) – Closing the digital equity divide by increasing the accessibility and affordability of telecommunications services, devices, and training. The bill passed the House Committee on Community & Economic Development and was forwarded to the House Committee on Appropriations for review. The Bill includes:

- 1) A **Broadband Assistance Program** to provide discounted rates on eligible voice and broadband services for low-income residents.
- 2) An **Anchor Institution Digital Equity Program** to provide discounted rates on connectivity/telecommunications services and infrastructure costs for schools, libraries, non-profits, low-income housing providers, Tribes, and others.
- 3) A **Digital Equity Opportunity Program** grant program to award grants to local communities and organizations for digital equity projects, to help with internet, training, support, devices, etc. This renames and expands the former Community Technology Opportunity Program. It also removes a match requirement.
- 4) A **Digital Equity Planning Grant Program** to provide grants to local governments, institutions of higher education, workforce development councils, or other entities to fund the development of a digital equity plan for a discrete geographic region of the state.
- 5) Continue the State **Digital Equity Forum** advisory council to provide recommendations on how the state can move forward in planning and applying a digital equity lens to broadband deployment and adoption efforts. It also adds a provision allowing funds to be used to compensate, for any work done in connection with the forum, additional persons with lived experience navigating barriers to digital connectivity.
- 6) Creates a **Digital Equity Account** to put the funds into, and allowing for federal, private, and other contributions to the programs, which could also be designated for one or more of the specific programs. The legislature will still have to allocate the funds for them to be spent.

Charlotte added that she is very passionate about making sure older adults have internet access. She pointed out that 16 percent of people in King County do not have internet access. While most people in King County can access the internet from the comfort of their homes, a large number of people cannot.

Charlotte ended her report with an invitation to MCAAE members to join the February 8, Seattle Community Technology Advisory Board meeting. She will forward the meeting information to Karen to forward to members.

The meeting adjourned at 3:30 p.m. The next meeting is scheduled for **Friday, February 18, 2022.**