



2023

HOME
ARP



Allocation
Plan

a substantial amendment to the 2021 Annual Action Plan

Economic Prosperity and Housing Department

March 1, 2023

To request language translations or other accommodation please email cityinfo@cityofvancouver.us.

Introduction

Congress appropriated \$5 billion in American Rescue Plan (ARP) funds to be administered through the HOME Investment Partnerships Program to benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. The types of activities that can be undertaken with this funding include:

- (1) development and support of affordable housing,
- (2) tenant-based rental assistance,
- (3) supportive services; and
- (4) acquisition and development of non-congregate shelter.

The City of Vancouver received notification of its **\$2,496,110** HOME-ARP award in September 2021. This funding is granted through the U.S. Department of Housing and Urban Development (HUD). HUD regulations at 24 CFR part 92, CPD Notice 21-10 Requirements for the Use of Funds in the HOME-ARP Program, and this allocation plan guide the use of this funding for Vancouver.

In May 2025, HUD notified the City that an additional **\$3,746** in HOME-ARP funding was being issued to the City of Vancouver, bringing the total award to **\$2,499,856**. This additional funding will be used for HOME-ARP supportive services and does not require a substantial amendment.

Consultation Process

In October 2021, the City of Vancouver developed an online survey and requested feedback from the community and service providers. The survey asked respondents to prioritize eligible activities and qualifying populations. A total of 91 survey responses were received. The survey questions and results are attached as Appendix A of this plan.

After the initial survey was conducted, there was a staff transition and in March 2022, the collected survey results were reviewed and the survey was sent to additional community organizations to gather further input. Organizations consulted include a variety of homeless and social service providers in Vancouver as well as housing developers, Veteran organizations, Neighborhood Associations, the Vancouver Housing Authority, Community Based Organizations that serve disadvantaged populations and agencies serving people who are elderly or living with a physical or mental disability. Over 300 stakeholders were invited to comment on the development and content of the plan.

In addition to the survey and email requests for feedback, in May 2022, staff presented at a Veterans Advisory Board meeting and a Community Action Advisory Board meeting to share HOME-ARP uses and eligible populations.

In July 2022, the City of Vancouver hired an intern to interview people who were homeless and staying at the city's Safe Stay Community; the feedback collected from these residents was also incorporated into this plan.

After the HOME-ARP Allocation Plan was drafted it was emailed again to all stakeholders and the public for further review and feedback. In addition to the survey and email requests for comment, City staff had additional phone and online meetings with some of the providers to discuss service gaps, potential projects for funding and processes for prioritizing households for HOME-ARP funding.

Organizations Consulted

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Bridgeview Resource Center	Addressing the needs of people with very low income	Email outreach and online survey	Contributed to QP2 and 4 Needs Assessment
CDM Caregiving Services	Addressing the needs of people with disabilities	Email outreach and online survey	Contributed to QP2 and 4 Needs Assessment
Clark County Community Services	Public agency addressing needs of people who are homeless, people with disabilities, veterans, people fleeing violence, and people with very low income	In person and regular email communication	Community Needs Assessment, poverty data, homeless needs, QPs 1 - 4
Clark County Public Health	Public agency addressing needs of people with disabilities and people with very low income	Email outreach and online survey	Extreme Renter Cost Burden map, QP2 and 4
Clark County Veterans Advisory Board	Veterans' groups	In-person meeting 5/12/22	High need for housing, including homelessness assistance
Clark County Veterans Assistance Center	Veterans' groups	Email outreach and online survey	High need for rental assistance for Veterans
Coalition of Service Providers	Continuum of Care	Email outreach and online survey, regular meeting attendance	High need for homeless services, especially mental healthcare, agency capacity building, system navigation, more outreach
Columbia River Mental Health	Addressing the needs of people with disabilities	Email outreach and online survey	Mobile mental health treatment and outreach for people living outside
Community Action Advisory Board	Public agency addressing needs of people who are homeless and people with very low-income	Virtual meeting 5/4/22	Community Needs Assessment top 5 needs: housing assistance, food assistance, asset building, mental health support and employment services
Community Mediation Services	Fair Housing organization	Email outreach and online survey	High need for eviction prevention as state and federal rent assistance ends
Consumer Voices are Born	Addressing the needs of people with disabilities and people with very low income	Email outreach and online survey	Peer support and resources for people with behavioral health needs
Council for the Homeless	Continuum of Care and homeless service provider	Email outreach and online survey, regular online meetings	Homeless Action Plan, needs assessment, housing hotline data and PIT data informed HOME-ARP Plan
Evergreen Habitat for Humanity	Affordable housing developer	Email outreach and online survey	Need for affordable housing for people with low income

Fair Housing Center of Washington	Fair Housing organization	Email outreach	Reached out twice, received no response
Family Promise of Clark County	Homeless service provider	Email outreach and online survey	Focus on family homelessness and prevention services
Friends of the Children	Addressing the needs of people with very low income	Email outreach and online survey	Mentors help resolve generational poverty – youth prevention
Hispanic Metropolitan Chamber	Addressing the needs of people with very low income	Email outreach and online survey	Developing/growing income helps stabilize
Impact NW	Continuum of Care, homeless service provider	Email outreach and online survey	Housing assistance and case management needs
Janus Youth	Continuum of Care, Homeless service provider	Email outreach and online survey	High need for shelter and housing assistance for youth
Lifeline Connections	Homeless service provider	Email outreach and online survey	Housing assistance with recovery & treatment services
LULAC Council 47013	Civil rights organization	Email outreach and online survey	High need for food and housing assistance in Latino community
Mercy Corps	Addressing the needs of people with very low income	Email outreach and online survey	Employment supports, credit repair, technical assistance to start microenterprises
NAMI SW Washington	Addressing the needs of people with disabilities	Email outreach and online survey	Mental health wellness, outreach/services needed
Noble Foundation	Civil rights organization	Email outreach and online survey	BIPOC support & outreach for housing/services
Outsiders Inn	Homeless service provider	Email outreach and online survey	Safe Stay operator, service needs of people who are homeless
Partners in Careers	Veterans' groups	Email outreach and online survey	Employment services and Veterans programming
PEACE NW	Addressing the needs of people with disabilities	Email outreach and online survey	Housing resources and technologies needed for people with developmental disabilities, 30% AMI
Restored and Revived	Addressing the needs of people with disabilities	Email outreach and online survey	Mentorship and programs for people who are in recovery and need housing assistance and supports
Salvation Army	Homeless service provider	Email outreach and online survey	Rental assistance for people at-risk of homelessness QP2
Second Step Housing	Homeless service provider and housing developer	Email outreach and online survey	Provide housing and rental assistance for single parents and those fleeing domestic violence. QPs 1 – 4

Share	Homeless service provider	Email outreach and online survey	Homeless needs assessment, shelter provider QP1
Vancouver Housing Authority	Public housing authority	Email outreach, telephone, online meetings	High need for affordable housing and vouchers QPs 1 - 4
Vancouver HART Team	Public agency addressing the needs of people who are homeless	Regular online meetings	Need for services such as employment, case management, rent assistance for residents in Safe Stay and Safe Park Communities
Vancouver Neighborhood Associations	Community	Email outreach and online survey	See attached survey responses
Vancouver School District	Community	Online meetings	Rental assistance and homeless supports very high need, 1,300 students are homeless in district
Veterans Administration	Veterans' groups and homeless service provider	Email outreach and online survey	Housing and needs for Veterans who are homeless or low-income
Volunteer Lawyers Program	Addressing the needs of people who are homeless and those with very low-income Fair housing organization	Email outreach and online survey	Need for eviction prevention and landlord tenant mediation for QPs 2 and 4, legal services and housing for QP1
Xchange Recovery	Homeless service provider	Email outreach and online survey	Street outreach and medicine as well as behavioral health services and rental assistance for those living outside
YWCA Clark County	Domestic Violence service provider	Email outreach and online survey	Need for motel vouchers for those looking to escape domestic violence

Summary of Feedback

The feedback received indicated the urgent need for more affordable housing options and the importance of comprehensive support services. Organizations consulted recognize that simply providing housing is not enough to address the underlying causes of homelessness. Support services should include mental health and recovery treatment, employment assistance, and access to education and training as well as other supports based on individual needs. Combining holistic services and case management along with housing assistance helps enable a successful transition to permanent housing stability. Feedback also emphasized the need for adequate funding and community collaboration.

Public Participation

Following community consultation and input, Vancouver drafted this HOME-ARP plan.

The draft HOME-ARP plan was available for public review and comment **February 1, 2023**. The comment period was longer than 30 days, accepting comments through Friday, **March 3, 2023** at 5 p.m. The plan was emailed to the stakeholder mailing list, which includes service providers and neighborhood organizations, published on the city's website, described in a press release, and advertised through the city's social media channels by the Communications team.

The City Council reviewed the plan prior to submission to HUD. Public comment was accepted during a Public Hearing on **February 27, 2023** at 6:30 p.m. City Council meetings are held in the evenings and allow both in-person and remote attendance and public comment. Public testimony regarding any item on the agenda is accepted during City Council Regular Session. Public hearings on individual items are advertised in advance. City Council also accepts written public comment prior to meetings. Audio and visual accommodations are available upon request at all meetings. Meetings are also broadcast on CVTV with live closed captioning available.

In anticipation of the HOME-ARP Plan being approved by HUD, the City of Vancouver accepted some applications for a portion of the HOME-ARP funding as part of the 2023 funding round with awards finalized in May and funding available in July. The HOME-ARP Plan is submitted as a substantial amendment to the 2021 Action Plan and any HOME-ARP funding awards will be contingent upon this plan being approved by HUD.

The 2023 application process began in October 2022. In February 2023, applications were reviewed and scored by a volunteer committee. Proposed HOME-ARP funding awards will be included in the public comment and public hearing process with the 2023 CDBG and HOME entitlement awards, however it is noted throughout the process that HOME-ARP funding is separate from the 2023 entitlement funding and its use is dictated by the HOME-ARP Plan.

Efforts to broaden public participation

The City shared the draft HOME-ARP plan online and advertised to a broad stakeholder list, including a diverse array of stakeholders such as faith partners, homeless service providers, housing developers, community based organizations, Veteran service providers, school districts, senior advocates, and neighborhood associations. A press release was sent and Clark County Today published an article on February 3, 2023. The Columbian newspaper also featured an article on February 8, 2023. Clark County Today also featured a brief podcast on Spotify and iVoox, the leading podcast platform in Spanish, requesting feedback on the City's HOME-ARP Plan.

Requests for review and comment on draft HOME ARP Plan:

- Clark County Today, February 3, 2023: <https://www.clarkcountytoday.com/news/city-of-vancouver-seeking-public-review-and-comment-on-draft-home-arp-plan-for-homelessness-assistance/>
- The Columbian Newspaper, February 8, 2023: <https://www.columbian.com/news/2023/feb/08/vancouver-seeks-comment-on-american-rescue-plan-grant-proposals/>

- Clark County Today podcast, February 3, 2023: <https://podcasters.spotify.com/pod/show/clarkcountytodaynews/episodes/City-of-Vancouver-seeking-public-review-and-comment-on-draft-Home-ARP-Plan-for-Homelessness-Assistance-e1ue89u>
- Ivoox podcast, February 3, 2023: https://www.ivoox.com/en/city-of-vancouver-seeking-public-review-and-comment-audios-mp3_rf_102536994_1.html
- Notice of HOME-ARP funding availability, September 30, 2022: <https://flashalert.net/id/CityofVancouver/157950>

Summary of comments and recommendations received through the public participation process

One email comment was received February 3, 2023, stating support for the proposed HOME-ARP Plan and the high need for services and non-congregate shelter in the community due to COVID.

Summary of comments or recommendations not accepted and the reasons why

All comments received were accepted.

Needs Assessment and Gaps Analysis

While HOME-ARP funding is similar to HOME entitlement funding in some ways, one major difference is the eligibility of households that receive assistance. Regular HOME funding sets income limits for assistance based on household size and the area median income. HOME-ARP assistance does not have income qualifications but is used to assist people who belong to a “qualifying population” (QP). The QPs for HOME-ARP assistance are:

1. Homeless households, as defined by HUD. Homeless households are individuals and families who lack a fixed, regular, or adequate nighttime residence.
2. Households at risk of homelessness. At risk of Homelessness is defined as households who earn 30% of area median income (AMI) or less and lack sufficient resources or support networks to stay housed.
3. Households fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking. This includes people who reasonably believe that there is a threat of imminent harm due to dangers or life-threatening conditions that relate to violence against them that has either taken place within their primary residence or has made them afraid to return or remain in their housing.
4. Other populations include households that require services to prevent homelessness and those who are at greatest risk of housing instability. These are households who have been previously qualified as homeless and are currently housed but receiving financial assistance to stay housed or households with very low-income who are severely cost burdened or at risk of homelessness based on certain conditions defined by HUD.
5. Veterans or families with a veteran who also meet one or more of the above definitions.

This HOME-ARP plan will evaluate the size and demographic composition of these qualifying populations within Vancouver and assess their unmet needs. This plan will also assess any gaps within the city’s current shelter programs, housing inventory and homeless service delivery system.

Current data, including the 2022 point in time count and housing inventory, along with information collected by consultation is presented on the following pages to quantify the individuals and families in the QPs and their need for additional housing, shelter, or services.

Size And Demographics of Qualifying Populations (QPs) Within Vancouver

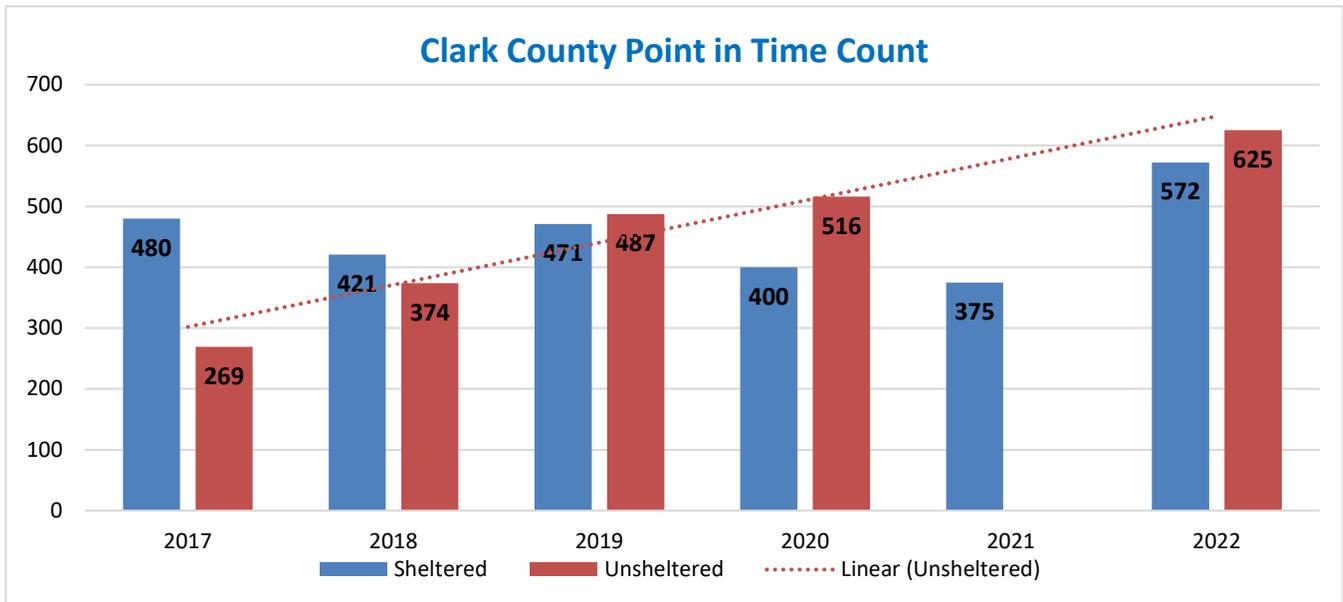
QP #1: Homeless as defined in 24 CFR 91.5: lacking a fixed, regular, adequate nighttime residence such as emergency shelter, exiting an institution or someplace not designed for people to live. Households are also considered to be homeless if they will imminently lose their housing and have no other housing or support networks. Youth under age 25 are considered homeless if they are considered homeless in another federal act or have had no housing or unstable housing in the past 60 days and can be expected to continue in such status for an extended period because of history or conditions.

Annually, HUD requires a Point in Time count of people who are homeless from jurisdictions nationwide. The Council for the Homeless coordinates and reports the Point in Time count. This year, the count was conducted on February 24. Although the data collected by the Point in Time is county-wide, most of the unsheltered population is within Vancouver city limits because of service availability. The 2021 Point in Time was limited due to COVID; people who lived unsheltered were not counted. **In 2022, a total of 1,197 individuals were counted in emergency shelter, transitional housing or living outside.**

Part 1: Homeless Population	Sheltered		Unsheltered 2022	Unsheltered 2020
	Emergency	Transitional		
Number of Families with Children (Family Households):	36	40	46	66
Number of Households <u>without</u> Children:	225	78	392	286
Number of Households <u>without</u> Adults (nobody over 17 years old):	3	0	18	2
1. Number of Persons in Families with Children:	140	101	150	199
Number of persons (under age 18)	73	56	80	104
Number of persons (Age 18-24)	7	8	0	1
Number of persons (over Age 24)	60	37	70	94
2. Number of Single Individuals and Persons in Households <u>without</u> Children:	246	82	457	315
Number of persons (Age 18-24)	19	20	20	15
Number of persons (over Age 24)	227	62	437	300
3. Number of Persons in Households <u>without</u> Adults (nobody over 17 years old):	3	0	18	2
Total Persons (Lines 1, 2 & 3):	389	183	625	516
Part 2: Homeless Subpopulations	Sheltered		Unsheltered 2022	Unsheltered 2020
	Emergency	Transitional		
a. Chronically Homeless Individuals	124	0	95	120
b. Chronically Homeless Families	1	0	0	1
c. Persons in Chronically Homeless Families	4	0	0	2
d. Veterans - Male	13	1	22	31
e. Veterans - Female	5	0	2	1
f. Veterans – Gender Non-Conforming	0	0	0	1
g. Senior citizens (aged 62 or older)	48	11	37	37

Point in Time Count Notes

1. People in Emergency Shelter increased 83% due to: 1) substantial increase in number of shelter beds, 2) existing shelters at capacity after social distancing restrictions eased, and 3) the PIT count occurred on a Severe Weather night, so additional overflow beds were occupied.
2. People in Transitional Housing increased 13% from 2021.
3. Number of Seniors aged 62 or older increased 243% due to prioritizing that population for the new Bertha's Place shelters.
4. Unsheltered people increased 21% from the 2020 count. No unsheltered count occurred in 2021.
5. Chronically Homeless Individuals decreased 21% from 2020 and Veterans decreased 27% from 2020.
6. Unsheltered Families decreased 30% from 2020.



In 2021, Council for the Homeless (CFTH) reported that 2,149 (68.2%) people who were homeless in the Clark County Homeless Management Information System reported that their last permanent residence was within the city limits of Vancouver. Most people who are homeless are from the city or reside in the city because of its larger population and better access to a variety of social services.

CFTH reports that of the total 6,285 people who experienced homelessness in 2021:

- 2,519 (40%) were people of color,
- 1,708 (27%) were children under 18,
- 834 (13%) were seniors, and
- 501 people were homeless due to fleeing domestic abuse

As the unsheltered homeless population continues to grow each year, it is clear that there is not enough affordable housing or shelter capacity to serve people needing it. A range of services are needed, depending on the unique needs of each household. Needed services may include emergency, transitional, and permanent housing supports, access to school or childcare, connection to public benefits, employment services, reunification services, and/or health care, including behavioral health.

QP #2: At risk of Homelessness, as defined in 24 CFR 91.5: households with an annual income below 30% of median family income that do not have sufficient resources or support networks; and has moved more than 2 times in 60 days; living with someone else because of economic hardship; current housing will end in 21 days; lives in a hotel or motel not paid by charitable or government programs; lives in overcrowded housing or is exiting an institution or system of care.

HUD provides housing data for the City of Vancouver, compiled from the Census, called Comprehensive Housing Affordability Strategy (CHAS) data for use in planning. **The most recent numbers are from 2015-2019 and show a total of 9,990 households living in Vancouver who earn less than 30% of area median income.** This is a combination of renters (7,220) and homeowners (2,770). Of these households, **7,895 are cost burdened** (paying more than 30% of their income toward housing costs) and **6,655 are severely cost burdened** (paying more than 50% of their income toward housing costs). For renters, housing cost is gross rent (contract rent plus utilities), and for owners the housing cost includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

Income by Cost Burden (Owners and Renters)	Cost burdened > 30%	Severely Cost burdened > 50%	Total
Household Income <= 30% HAMFI	7,895	6,655	9,990

Although it is unknown whether these households have access to sufficient support networks or have moved frequently, high housing cost and low income are two factors that readily lead to housing instability and put a household at risk of homelessness. CHAS data also provides information about households with housing problems. There are four housing problems tracked, including incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room (overcrowded) and cost burdened.

Income by Housing Problems Renters and Owners	Household has at least 1 of 4 Housing Problems	Household has no Housing Problems OR cost burden not available, no other problems	Total
Renters Income <= 30% HAMFI	5,975	1,245	7,220
Owners Income <= 30% HAMFI	1,980	785	2,770

As indicated by the CHAS data, there are a **combined total of 7,955 renter and owner households earn less than 30% AMI and have a housing problem** such as incomplete kitchen or plumbing, overcrowding or experiencing cost burden living in Vancouver.

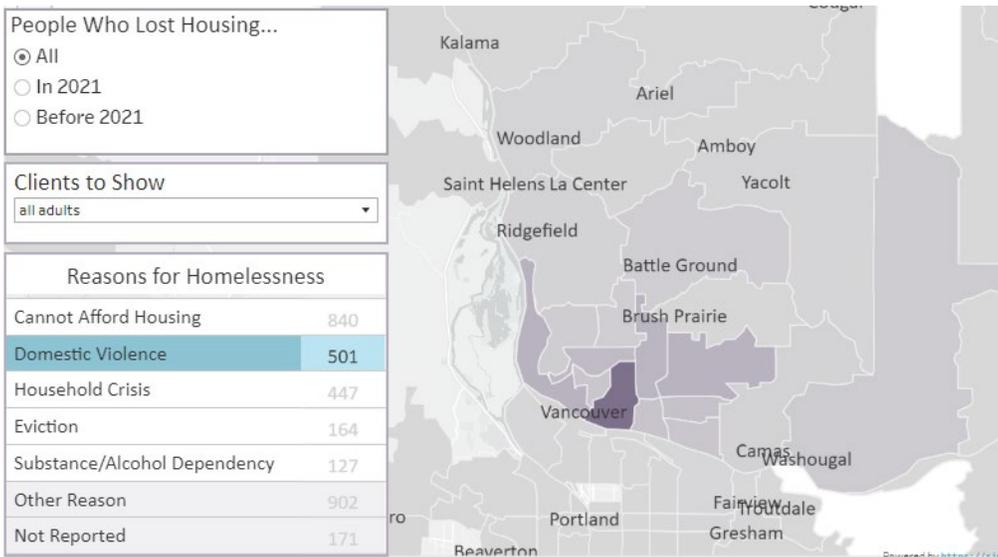
Council for the Homeless indicates that **6,787 households sought assistance with housing** through the Housing Hotline in 2021, more than doubling the 3,323 callers that sought housing assistance in 2020.

The City has well documented the lack of affordable housing units available. As rental rates increase, people with very low income are priced out of housing or may find a large or unexpected expense puts them at risk of losing their housing. People at risk of homelessness may need rapid rehousing or prevention rental assistance as well as supportive services as identified and requested by the household. There are a variety of potential services needed. Households may need assistance to gain or increase income, treat physical or behavioral health needs, or case management to connect with local landlords and help address a household’s housing barriers such as bad credit or criminal background.

QP #3: Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD.

For HOME-ARP, this population includes any household that is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. Domestic violence, dating violence, sexual assault, and stalking are defined in 24 CFR 5.2003. Human Trafficking includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000.

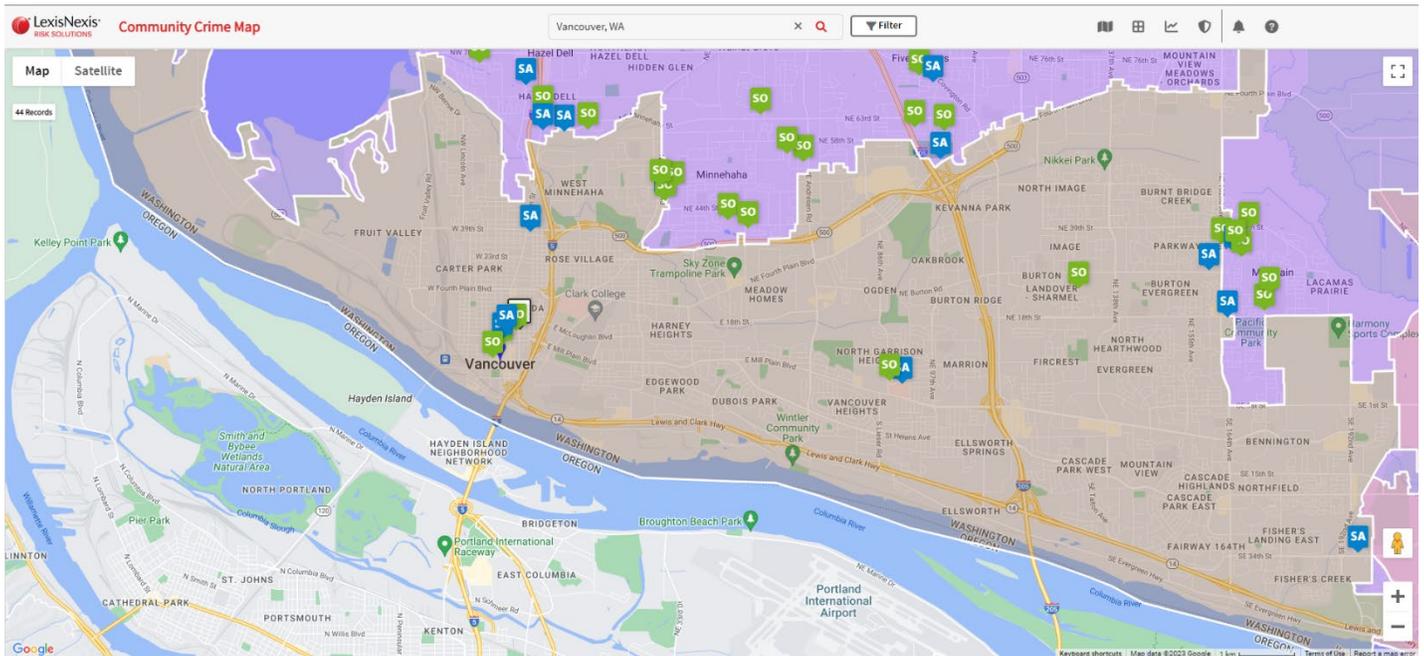
The YWCA is primary provider of shelter for domestic violence survivors. SafeChoice is a gender inclusive domestic violence shelter that provides emergency shelter for victim-survivors leaving abusive relationships. Survivors, their children, and their pets may stay in the secure shelter and have access to 24-hour advocacy support during their stay. Over 90% of participants have incomes at or below 30% AMI. In 2019, SafeChoice served approximately 75 adults and 115 children. In addition, SafeChoice responds to roughly 8,500 calls to the 24-hour crisis hotline, engage over 200 youth in multi-session prevention, and promote awareness, education and outreach to another 3,000 individuals annually. With only 10 emergency shelter beds and 16 rapid rehousing beds dedicated to survivors, our community is nowhere close to meeting the housing needs of this qualifying population.



The Council for the Homeless provides data on the number of people who lost their housing in 2021. **Domestic Violence was one of the top reasons for homelessness in 2021, with 501 households reporting that as the cause for losing their housing.**

The YWCA also participates in meetings of the Human Trafficking Task Force for Clark County. This is a collaborative effort with community partners to end labor and sex trafficking in southwest Washington. The task force provides education and support services for active missing and exploited people in and around Clark County. According to the State Attorney General’s Office, Washington is prone to human trafficking because of its international border, abundance of ports, vast rural areas and dependency on agricultural workers. Vancouver, being near Interstate-5 and Oregon state, is part of a trafficking circuit.

Rapid rehousing is an extremely high need for individuals and families fleeing or attempting to flee violence who are experiencing homelessness. To prevent survivors from returning to unsafe environments, survivors also need supportive services like housing case management, safety planning, behavioral health treatment and/or credit counseling and other legal assistance or advocacy to assist with maintaining safety and stability once housing is secured. The YWCA stated that motel vouchers were a high need to help someone fleeing to access immediate safe and private shelter. Unfortunately, HUD determined that this would not be an eligible use of HOME-ARP funding.



The Community Crime Map (<https://www.cityofvancouver.us/police/page/crime-map>) shows approximately 44 crimes that were reported in Vancouver in 2022 for Sexual Assault or Sexual Offense. No kidnapping/ human trafficking or “family offense” crimes shown through this site for 2022.

However, The Columbian Newspaper recently reported that, “The **Vancouver Police Department had 14 reported human trafficking offenses from 2020 through 2022**, according to VPD data. Of these, only three led to an arrest, and only one resulted in a trafficking conviction.

Michelson, a member of Clark County’s Human Trafficking Task Force, said these numbers are “absolutely not” a reflection of the amount of trafficking in the area.

People buy and sell sex every day in Clark County, said Robin Miller, a case manager for Janus Youth Programs, which provides outreach services and case management to the county’s youth who have experienced commercial sexual exploitation of children. It happens within families, in schools, on the streets, at the mall, in churches and — now, most commonly — online, Miller said.

The National Human Trafficking Hotline identified 337 trafficking victims in Washington in 2021. Studies show that women and girls of color and LGBTQ+ people are more likely to be trafficked than other demographic groups.”

In addition, this article states that there is no treatment center on the western side of the state that can accept youth who have been sex trafficked. A Receiving Center with mental health and substance use assessment and trauma-focused therapy is only available in Spokane and since May 2022, 16 trafficked youth from Clark County have been accepted and stabilized by this facility. No organization on the west side of the state has agreed to provide services and this is a high need, as well as victim support through the judicial process.

<https://www.columbian.com/news/2023/mar/07/service-providers-survivors-say-human-trafficking-underreported-in-clark-county/>.

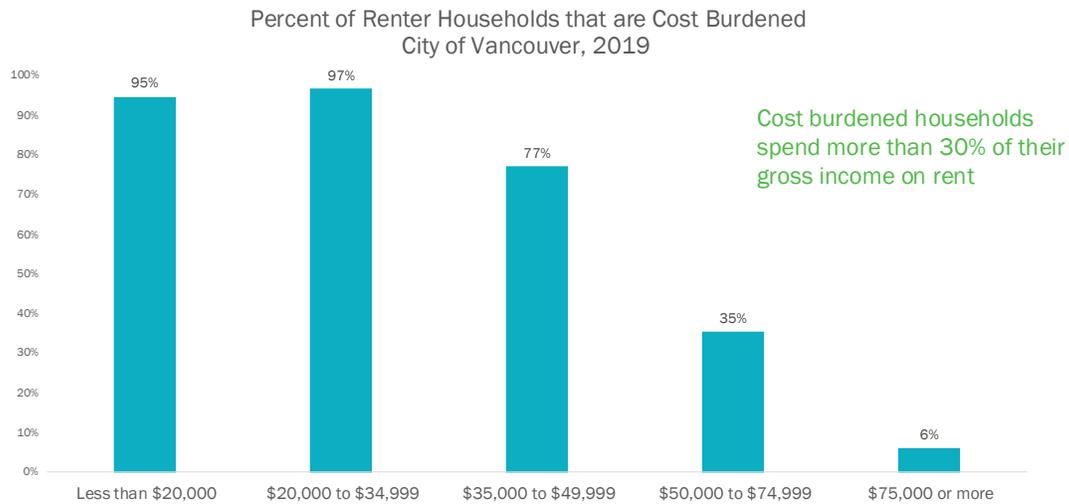
QP #4: Other Populations where providing supportive services or assistance would prevent the family’s homelessness or serve those with the greatest risk of housing instability.

If a household does not qualify under one of the above populations, they may still be assisted if they: have previously been homeless, are currently housed due to temporary assistance and need additional assistance to stay housed; or earn at or below 30% of AMI and are severely cost burdened, OR have income at or below 50% AMI, and meet one of the conditions of “At risk.” Veterans and Families that meet the criteria for one of the qualifying populations described above are also eligible to receive HOME-ARP assistance.

Many of the barriers and challenges faced by QP4 mirror those that are faced by QP2, previously addressed.

This graph produced by ECONorthwest shows income levels in a different manner and indicates that nearly 100% of households earning less than \$35,000 in Vancouver are cost burdened by housing.

51% of renter households are cost burdened in Vancouver



Source: Census ACS, 2019 1 year sample

Veterans

Veteran status is documented through the Point In Time count, with the 2022 count showing 36 Veterans who were homeless on one day. Council for the Homeless also coordinates a Veteran By Name List (VBNL) workgroup that meets monthly to case conference Veterans who are homeless and coordinate outreach and resources with Veteran service providers. There are 83 Veterans on average who were active on the VBNL in 2022. Vancouver has a history of strong support for Veterans with a Portland-VA medical campus that includes two Veteran housing developments, and the Clark County Veterans Assistance Center, that serves Veterans with a range of needs, including housing.

Unmet housing and service needs of qualifying populations, including but not limited to:

- Sheltered and unsheltered homeless populations;
- Those at risk of homelessness;
- Other families requiring services or housing assistance to prevent homelessness; and,
- Those at greatest risk of housing instability or in unstable housing situations:

The unmet housing and service needs of each QP are integrated with the description of demographics and population estimates for each of the QPs, detailed above.

In addition, the City of Vancouver participated in the development of the 2019-2022 Homeless Action Plan (www.councilforthehomeless.org/homeless-action-plan/) which analyzed and described the unmet housing and service needs of qualifying populations. This plan states that to reduce the number of people experiencing homelessness the funding and capacity for all program and intervention types needs to grow. There are 100 specific strategic outcomes in the Homeless Action Plan to meet the following goals: 1) Identify and engage people who are homeless to connect them with housing; 2) Assist households with housing stability in an efficient manner, prioritizing those most vulnerable; 3) Maintain stability of housing with safety net services.

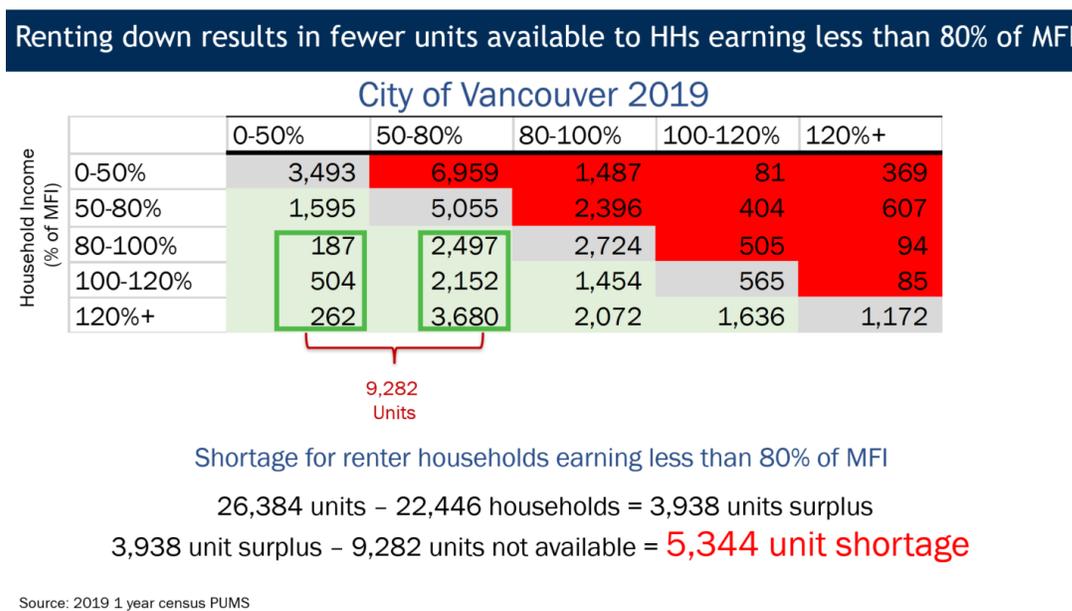
Of the strategies listed in the Homeless Action Plan, HOME-ARP funding could potentially assist:

HOME-ARP activity	Homeless Action Plan Unmet Housing or Service Need for QPs
Affordable housing	Increase the number of site-based supportive housing units available to people who are chronically homeless by 50.
Affordable housing	Increase Housing First supportive housing options for families and individuals who are not chronically homeless by 100%. (2018 Baseline: 22 Families & 11 Individuals)
TBRA	Create targeted Diversion and Rapid Re-housing program for Veterans to move eligible households from the Veteran By Name List to stable housing.
TBRA	Provide Targeted Prevention using a systemic approach to focus on households most likely to become homeless.
TBRA	Increase number of program spots in low-barrier Rapid Re-housing program spots by 80.
TBRA	Provide Targeted Prevention using a systemic approach to focus on households most likely to become homeless
Supportive services	Increase the number (add at least 8) skilled and well-trained mobile outreach staff available to engage with those who are unsheltered.
Supportive services	Create additional basic need options providing access to shower, storage, laundry, restrooms, vaccines to all.
Supportive services	Double number and broaden population types supported with Diversion (2017 Baseline: 94 households, for families, seniors and people with disabilities.)
Supportive services	Provide resources, tools and education to prepare households to remain stable in their housing.
Supportive services	Increase tenant access to legal advocates, conflict mediators and self-help support.
Non-congregate shelter	Increase the number of emergency shelter beds available throughout the community by 50. Prioritize single women, couples, families and/or DV survivors.
Non-congregate shelter	Increase the number of medical respite shelter beds by ten.

Other needs identified in the Homeless Action Plan include transitional housing, motel vouchers for DV survivors, additional communication, education, reporting and coordination with community partners and the public, trauma-informed and cultural competency improvements, system alignment and equity analysis.

Although affordable housing is a huge need for people experiencing homelessness or at risk of homelessness, the Homeless Action Plan limits its scope to activities of the Homeless Crisis Response System (HCRS). The Plan notes that behavioral health, physical health, self-sufficiency and affordable housing, while impactful and necessary components to resolve homelessness, they are efforts outside of the HCRS that need to closely partner with it.

The City of Vancouver recently undertook a housing market study and found the following gaps for affordable housing in the city limits:



Although this data reflects totals for households earning less than 80% MFI, it also illustrates that there are 12,389 households with income below 50% AMI and only 3,493 of these households are renting a unit affordable to them. Vancouver has other units with rent affordable to people earning 0-50% AMI, 6,041 units in total, but 2,548 of these are unrestricted and rented to households earning more than 50% AMI.

The Vancouver Housing Action Plan has carefully analyzed housing availability within the city and states,

“To meet new demand and close the deficit within **10 years**, Vancouver must:

- **Increase** annual housing production to at least **2,500** new housing units
 - including **750** new housing units per year affordable to households earning 80% AMI or less.

Achieving this increase in housing production will require implementation of a wide range of policies and programs to spur additional private and public development and accelerate the pace of change in the community.”

Analysis of current resources available to assist qualifying populations, including shelter, supportive services, TBRA, and affordable and permanent supportive housing

The following housing availability numbers are taken from the Housing Inventory Chart produced by the Council for the Homeless on February 24, 2022. These numbers include TBRA programs (that operate as Rapid Re-housing) as well as the other affordable housing and shelter services available in Clark County.

Emergency Shelter: Non-permanent congregate beds. Supportive services focus on meeting the basic needs of the residents and addressing barriers to moving into permanent housing.

Population Type	Beds
Noncongregate beds	117
Families	150
Youth under 18	5
Single Men	60
Single Women	26
DV Survivors (Singles/Families)	10
Total	368 beds

Safe Stay Noncongregate Alternative

Safe Stay – Pallet Homes with Services	80
Safe Parking – cars/trailers/RVs	55
Total	135

Rapid Re-housing: Time-limited rent assistance paired with supportive services for people with medium to high vulnerability. Household can remain in housing once program ends.

Population Type	Units
All Populations	159
Tribal Member	11
Youth (18-24)	44
Survivors of Domestic Violence	16
People with a disability	121
Total Units	351

Temporary/Severe Weather Emergency Shelter: Time limited congregate beds or motel space where households can reside overnight, especially during winter and severe weather.

Shelter Type	Vouchers/Beds
Youth Motel Vouchers	10
Motel Vouchers	25
Severe Weather/Overflow	84
Total Vouchers/Beds	35/84

Transitional Housing: Time limited site-based housing paired with supportive services for people with low to medium vulnerability. Household must exit the housing once program ends.

Population Type	Beds
Youth- 18 – 24	39
Families	89
Families, singles, couples	7
Single adults	24
Singles and couples	28
Total Beds	187

Permanent Supportive Housing: Permanent affordable housing with intensive supports for people who are most vulnerable in the community.

Type	Units	Population Type
Scattered site	79	Singles/Couples
6 Site-based developments	224	Singles/Couples
Scattered site	6	Youth (18-24)
Scattered site	37	Families
Site-based	85	Families
Scattered site	5	Over 55+
2 Site-based developments	42	Veterans
Scattered site	182	Veterans
Total Units	660	

Identified gaps within the current shelter and housing inventory as well as the service delivery system

Vancouver struggles with having enough affordable rental options for households with rental barriers or low income. In March 2022, an affordable housing workshop was presented to City Council that provided data on housing supply, market economics, and policy levers. EcoNorthwest researched the affordable housing issues faced by Vancouver and found that Clark County's population has grown twice as fast as any other county in the metro area and it has one of the lowest housing units to household ratios in the state. The consultant shared that Vancouver had underproduced 4,000 units through 2019, which is approximately 3 years of planned growth. The report also indicated that there was a current deficit of over 5,000 units for people earning less than 80% of area median income.

Other concerns for affordability include a national decline in production of smaller, entry-level homes. The percentage of new homes built that are less than 1,400 square feet is near a 50-year low. Vancouver could benefit from adding more housing choice in the form of middle-housing types, such as townhomes, cottages, duplexes and tri-plexes.

Recommendations for increasing housing supply and affordability include:

- maximize development in high density corridors
- encouraging more naturally affordable middle-housing units
- prioritize areas for development that have high economic mobility and transit
- update codes to remove barriers to density and other housing types
- consider flexible local investment to achieve affordability
- provide incentives to lower the cost of higher density development
- maintain predictable fees and requirements for developers, streamline review

While the current service delivery system covers most sub-populations and services needed to prevent and end homelessness, resources are not scaled to the extent needed. The Homeless Action Plan calls for increased mobile outreach, strengthening prevention and diversion practices, leveraging community resources and increasing housing options, both for transitional and permanent housing.

When talking with Safe Stay Community residents about their barriers to housing stability, many talked about the need for strengthened services and increased case management consistency and availability. Vancouver has benefitted from affordable housing levy funding that builds affordable housing, provides rental assistance, and supports emergency shelter programs. Supportive services funding is limited and primarily offered through county document recording fees and Community Service Block Grant. Vancouver used CDBG-CV funding for increased public services because the CDBG cap was waived. Now that waivers are ending, Vancouver still sees a high need for public services, especially those focused on people who are homeless and those most at risk of becoming homeless.

Needed supportive services include outreach and referral, behavioral health treatment, limited rental assistance to stabilize in housing, employment and education programs to increase household income, and legal services to remove barriers to housing entry. Other supportive services, like increased case management, are also needed to support people as they get accustomed to and stabilized in new housing.

Demographics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of other populations as established in the HOME-ARP Notice

The City of Vancouver is experiencing a housing crisis that has led to instability and an increased risk of homelessness for all residents, especially the populations identified in the HOME-ARP Notice. The City has a significant demand for rental units, especially for households with low-income. As of July 2021, the *Columbian* reported that 4,900 people moved to the City of Vancouver in 2020 which further placed a strain on the rental market and led to staggering rent increases. In 2011, the average rent for a two-bedroom apartment in the city of Vancouver was \$684 per month, and the *Columbian* reported that this has increased to \$1,343 in 2020. The low vacancy rates combined with rising rents and stagnant wages has led to an increased risk of homelessness.

Additionally, due to COVID-19, many households have experienced loss of income or illness that has led to housing insecurity. Approximately half of all renters in Vancouver are considered cost-burdened (spend 30% or more of their income on housing) (2020 ACS 5-Year Estimates). Moreover, domestic violence, mental and physical health challenges, the inability to gain or sustain stable employment, generational poverty, and loss of system support by those leaving institutions are all characteristics that have been linked with instability and increased risk of homelessness.

The City of Vancouver recognizes the importance of housing in fostering a healthy and livable community. Vancouver is committed to promoting safe, affordable housing and reducing homelessness through the City's funding, partnership, and policy efforts.

Priority needs for qualifying populations

Through the HOME-ARP planning process, the City of Vancouver confirmed both affordable housing and mitigation of homelessness as priority needs. The City consulted with constituents and stakeholders through surveys and consultations, and the identified needs are consistent with Vancouver's top two priorities in its 2019-2023 Consolidated Plan:

Priority 1: Create, Maintain, and Support Affordable Housing

Affordability in the City of Vancouver's residential sector is created through a variety of CDBG/HOME programs run by the City's partner agencies. Each year, Tenant-Based Rental Assistance, housing rehabilitation, first-time homebuyer programs, and new unit construction support households locally.

Priority 2: Mitigation of Homelessness and Related Issues

As homelessness in the region has increased, the City has focused additional resources on providing support for the un-housed population and those at risk of homelessness. This support comes in the form of emergency shelter, food security, and case management. In the plan cycle, thousands of individuals access these services from the City of Vancouver and its partners.

The City of Vancouver is experiencing a housing crisis that has particularly impacted qualifying populations including people and families experiencing low-income, people with a history of chronic homelessness, people fleeing domestic violence, and people experiencing addiction and illness. In response to this crisis, in 2021, Vancouver implemented city-supported alternative shelter campsites (Safe Stay Communities) that house 20 – 40 people in modular shelter units. These sites include on-site management and limited supportive services for residents.

People living at the Safe Stay Community indicated that wrap-around supports from service providers and case managers were necessary to stabilize in permanent housing. They stated that inconsistent communication with case managers made it harder to locate resources, including suitable housing. They also shared that it can be jarring and lonely to move into a housing unit independently when someone has been used to a tight-knit support network with other people living outside. Mental health issues can also be caused or exacerbated by the stress of living outdoors in survival mode.

To address these priority needs, Vancouver seeks to utilize HOME-ARP funds to deliver supportive services, including rental assistance, for people experiencing homelessness. These services will be provided to all Qualifying Populations with a preference for those who are living in city-supported campsites. By offering supportive services, including short-term rental assistance, the City aims to increase the capacity of these alternative shelters, allowing households to receive the additional resources and support they need to move from emergency shelter to permanent housing and freeing up shelter space for other people living outside.

Determination of the level of need and gaps in shelter and housing inventory and service delivery systems based on the data presented

The level of needs and gaps in the City's shelter and housing inventory and delivery systems were identified through available data and consultation with community residents and service providers. In February 2022, the Council for the Homeless conducted the annual Point in Time Count. The PIT Count identified 1,197 people who were homeless, either sheltered or unsheltered. Through consultation with service providers, the City identified a need for increased shelter capacity. The City also used housing data from the 2015-2019 American Community Survey and Clark County rent data reported by The Columbian in this plan.

The City of Vancouver hired an intern to collect data and interview people living in Safe Stay sites to get qualitative and subjective information about conditions leading to homelessness and barriers to becoming and remaining housed. Residents from the Safe Stay communities reported that being homeless is very stressful and creates mental health issues and drug reliance because of the anxiety over safety and security. They reported being harassed by other people and being treated rudely at the hospital. They also reported trouble navigating resources in the community and an inconsistency with case manager support. They requested access to wi-fi, more social activities, job fairs and counseling, as well as help with other services such as car maintenance.

The City of Vancouver is fortunate to have an Affordable Housing Levy that is funded through property taxes and supports construction and preservation of affordable housing as well as rental assistance and temporary shelter services. A big gap between the standard CDBG and HOME funding and the Affordable Housing Levy, is supportive services. Supportive services are only available through CDBG public service funding, which is capped at 15% of the annual entitlement, approximately \$175,000 per year. Each year, the majority of the CDBG public service funding is awarded to homeless supportive services.

HOME-ARP Activities

Method for soliciting applications for funding and/or selecting developers, service providers, or subrecipients

Vancouver released its 2023 CDBG and HOME applications on October 3, 2022. HOME-ARP-eligible proposals were accepted along with this annual application process and were reviewed and considered alongside CDBG and HOME applications for entitlement funding. All applications received were reviewed by staff to ensure eligibility and compliance with the Consolidated Plan, federal regulations and HUD guidance. A Scoring Committee reviewed the applications and presentations and all applications received were ranked by their average score.

After review by the Scoring Committee, proposed awards are made available for public comment, and the applications and Acton Plan are formally approved by City Council. Highest scoring applications within each category are fully funded and a lower scoring application may receive partial funding, or no funding based on availability.

Not all HOME-ARP funding will be allocated during the 2023 application process and HOME-ARP funding will be made available in subsequent years' application processes.

Vancouver will not administer any HOME-ARP activities directly.

If administrative funds were provided to a subrecipient or contractor, identify and describe its role and responsibilities in administering the HOME-ARP program

Vancouver is not providing administrative funds to a subrecipient or contractor.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$2,125,440	85%	N/A
Non-Congregate Shelter	\$0		N/A
Tenant Based Rental Assistance (TBRA)	\$0	0%	N/A
Affordable Rental Housing Development	\$0	0%	N/A
Non-Profit Operating	\$0	0%	5%
Non-Profit Capacity Building	\$0	0%	5%
Administration and Planning	\$374,416	15%	15%
Total HOME ARP Allocation	\$2,499,856		

Characteristics of the shelter and housing inventory, service delivery system, and needs identified in the gap analysis which provide a rationale for the plan to fund eligible activities

Although there is a high need for all the activities that are eligible under HOME-ARP, Vancouver has very limited funding for **supportive services**, with only roughly \$175,000 per year in CDBG Public Services funding. Supportive services were the highest ranked activity on the community survey, followed closely by rental assistance. Rental assistance for up to 24 months will be provided as an eligible support through the Supportive Services category rather than the Tenant-Based Rental Assistance (TBRA) activity.

Non-congregate shelter has successfully been developed recently at two Safe Stay communities, with a third site identified and planned to open in early 2023. The City of Vancouver may build up to four or five Safe Stay communities, which would add a total of 100 non-congregate beds, depending on location availability and provider capacity. The first two Safe Stays have been successful in stabilizing people and engaging them in services needed to become permanently housed. Shelter construction and operations are funded through Affordable Housing Sales Tax and Affordable Housing levy, two local sources of funding.

Vancouver is unique in that it has ongoing **TBRA programs** provided by multiple subrecipients who have a strong understanding of the HOME TBRA requirements and the homeless system goals. Vancouver has modeled its TBRA policies to support a rapid-rehousing program model for people who are literally homeless. Agencies serve different subpopulations such as families, youth, chronically homeless, and people who are engaged in treatment for substance use or mental health conditions. Vancouver will continue to support TBRA providers through CDBG and HOME entitlement funding. All TBRA providers serve households who are assessed and referred by the Housing Solutions Center, the coordinated entry system.

Vancouver primarily undertakes **Affordable Rental Housing Development** through its local Affordable Housing Fund levy, which provides \$6M per year for housing, rental assistance, and temporary shelter services. Vancouver voters were asked to replace this levy when it expires at the end of 2023 and begin a levy generating \$10M per year for 10 years in 2024. This \$100M replacement levy was approved by voters in February 2023 and Vancouver plans to use \$6M per year for housing development affordable to people earning less than 50% of AMI, \$2M for rental assistance, \$1M for temporary shelter and \$500K for homeownership opportunities for people earning up to 60% AMI.

Preferences

Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).

Vancouver will give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations

Vancouver will have a preference for people who are homeless and transitioning from Safe Stay Communities to permanent housing. Service providers who are awarded HOME-ARP funding will be asked to provide onsite services at Safe Stays and/or conduct specific in-person outreach to households staying at these shelters as well as at the City's Safe Park. Additional support from community providers is needed at these Safe Stay sites because the agencies operating each site are relatively new to this work and still building staff capacity and experience. No Qualifying Populations will be limited from receiving supportive services through HOME-ARP.

Vancouver's preference will be implemented through its application process which will provide an additional 5 points (out of 100) for homeless services. The application also asks agencies to identify an outreach plan for services to people staying at the Safe Stay communities if a homeless service is proposed. Contract outcomes and outreach metrics for Safe Stay will be negotiated with each subrecipient based on the type of program or service awarded. For instance, mental health services or childcare likely would not be able to be provided on-site at Safe Stay locations, but food assistance or housing search services or case management assistance could happen on-site. HOME-ARP supportive services will not be limited to people living at Safe Stay or Safe Park, residents at these sites will only receive additional outreach and/or on-site accessibility as appropriate.

Using a preference will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the needs assessment and gap analysis

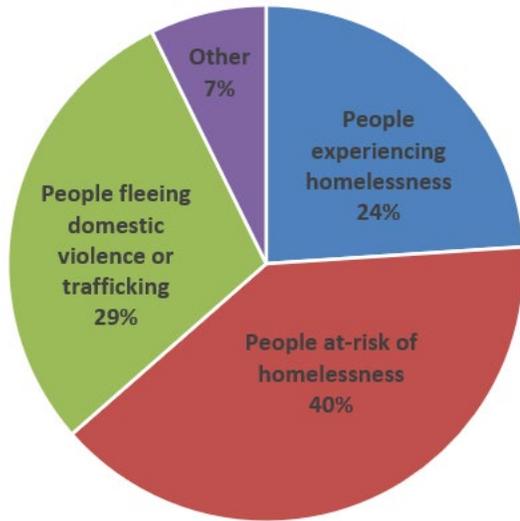
By providing additional capacity for wraparound services, including rental assistance, households currently experiencing homelessness will receive additional resources and support to stabilize in permanent housing.

How HOME-ARP funds will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference

People not living in Safe Stay or Safe Park locations, who are identified as a member of one of the HOME-ARP qualifying populations, may access supportive services by calling the Housing Solutions Center, the coordinated entry system serving Vancouver. In addition, agencies providing HOME-ARP supportive services may accept self-referrals or referrals from partner agencies based on program capacity and a chronological waitlist. All qualifying populations will have access to apply for the supportive services they need. Although subrecipients must ensure that their services are advertised or accessible to Safe Stay residents, services may also be provided through coordinated entry and other referral partners.

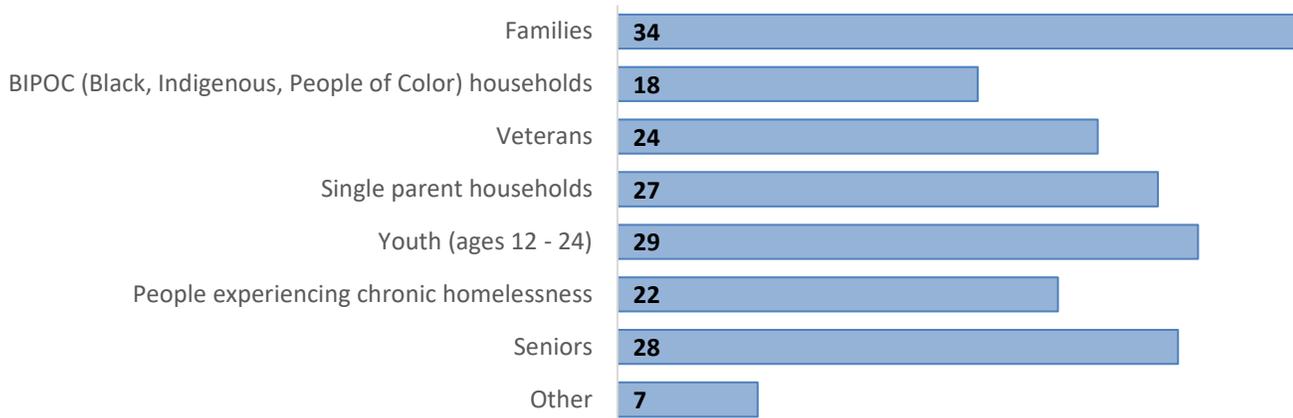
APPENDIX A
HOME ARP COMMUNITY SURVEY QUESTIONS AND RESULTS
10-28-2021

1. Of the qualifying populations identified by HUD for this funding, which should the City prioritize?



People experiencing homelessness (including people living in city-supported campsites)	23
People who are at-risk of homelessness	38
People who are fleeing domestic violence or trafficking	28
Other	7
<ul style="list-style-type: none"> • <i>People with behavioral health disorders</i> • <i>All of the above</i> • <i>Families - people regardless of population set that include children or caring for aging parents</i> • <i>All three</i> • <i>Any of the above who have not refused REHAB/MEDS for addiction or mental illness</i> • <i>Water cut offs due to past non-payment</i> • <i>Remove the illegal campsites</i> 	

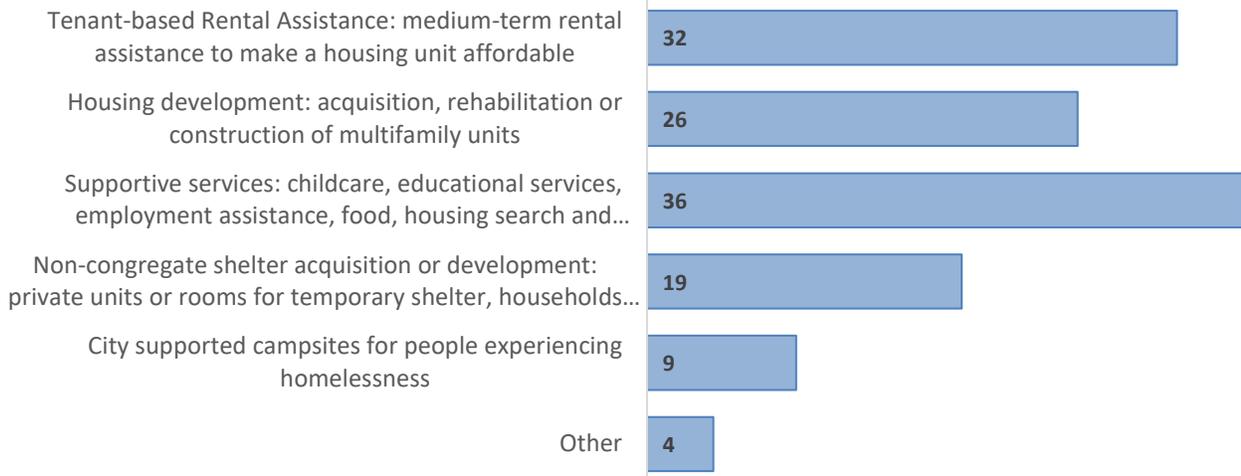
2. Are there subpopulations that you would like to see prioritized for homelessness assistance?



Other:
<ul style="list-style-type: none"> • <i>LGTBQIA+ people</i> • <i>Children</i> • <i>Outreach should reach underserved populations, but assistance should be available to all experiencing housing instability</i> • <i>Any of the above who have not refused REHAB/MEDS/ REGS for addiction or mental illness</i> • <i>Disabled</i> • <i>Poor people of any color age or gender</i> • <i>Remove the illegal campsites</i>

APPENDIX A (continued)
HOME-ARP COMMUNITY SURVEY QUESTIONS AND RESULTS

3. Of these eligible activities to serve qualifying populations, should any be prioritized?



Other

- *Employment services specifically/connection to employment*
- *Tiny homes*
- *Provide domestic violence shelters, 'poor farms' and mental institutions like in former generations! This would leave just the criminals and addicts to deal with (rehab or incarceration).*
- *Remove the illegal campsites*

4. Please share any additional comments or feedback about the City's use of these funds.

- Please consider partnering with the workforce development council, Workforce Southwest Washington, as we can co-invest together and make a bigger impact.
- the questions are very difficult. So many priorities in our community.
- All of these groups are important; however queer/nonbinary and trans people experience a much higher rate of homelessness than most other populations. Please ensure they are included.
- We are no longer in a housing 'crisis'. We are facing an emergency. Something needs to be done. Now. The 'wait and see' approach has passed. Help get these folks off the streets, off drugs and throw the violent ones in jail or rehab. Do something
- This needs to be spent efficiently and the city cannot acquire properties or manage them efficiently. Give cash rental assistance to those who are already housed so they can remain housed. Priority should be given to seniors and veterans. Often the least helped. Children have multiple resources and don't need help from this program
- I lost my home of 20 years because I could no longer afford the taxes. I now share a home with my son! I would like to see all the above happen, but if property taxes keep going up we will be homeless ourselves.
- We need to get people safe, warm, fed and indoors so they can continue on a path to independence.
- Drug free and alcohol free

APPENDIX A (continued)
HOME-ARP COMMUNITY SURVEY QUESTIONS AND RESULTS

- Housing is a temp fix. The money should be focused on long term solutions - solving the reasons people become or stay homeless. You can house all the homeless on the street today, but there will always be more homeless everyday if the reasons are not solved. No point wasting money on just housing/funneling them to sanctioned camps
- I hope that these funds can be used to assist family housing, something that is sustainable for them.
- If this is one-time money we should use it to create permanent affordable housing.
- Would like to see a sequential plan to go from random homeless to city supported to non-congregate to low cost housing to mainstream. Each step needs the next goal and actions required to get there laid out. I like the analogy of "Kedging" from one goal to the next.
- Invest in things that will last longer than the funding span. Campsites are not long lasting and are a waste of money.
- Permanent affordable housing
- I am appalled that refugees and illegals are housed/fed/doctored/employed/ etc etc etc etc even though our own homeless CITIZENS are being assaulted/raped/robbed/degraded/even dying on the streets. We need to get our own house in order before allowing in any MORE needy people! This is so obvious that the motivation of our government is NOT the citizens!!!!!!!!!!!! Corporations and wealthy investors are being allowed to buy up and gentrify all the formerly affordable houses that needy families want to buy! Our needy citizens are then forced to be renters, but competing for very few rooms with zillions of new legal and illegal immigrants every year!!!!!!!! Our government should not be allowed to flood our country with new people (voters) when we don't even have enough affordable housing and living wage jobs for OURSELVES!!!!!!!!!!!!!! Until we have our financial house in order again and WE THE PEOPLE CHOOSE to resume being generous to VETTED LEGAL immigrants, this needs to be stopped!
- I will soon be homeless thanks to a large rent increase at the end of the moritorium and my (slightly autistic) son is having a hard time finding work. By early November we will lose our internet, auto insurance, telephones and then our power. My disability check now only covers rent and one tank of gas and I can't find anywhere less expensive and fit to live in.
- A lot of your citizens are going to have their water shut off and it will become a city-wide crisis
- Please be wise with that money and make the right decision.
- Would like to see those outside with chronic homelessness assisted to secure housing and case management. Though I find all populations above to be critical, I feel there is more assistance for those who are currently housed, needing temporary assistance, and for families/single parents, and seniors.
- Please consider more funding for programs for youth 14-23 and housing
- This is a complex problem with hard to select who should have priority
- Remove the illegal campsites, You really can't do much with 2.1 mill. How much is over head, You will be over charged by contractors, Have too many people standing around on projects, I have seen it happen. "Oh that's Not my job" excuse. Spend it right and spend it well.