

Building Stability Creating Opportunity



LETTER FROM HOSWWA CEO

Dear HOSWWA Community,

This past year has been one of both extraordinary progress and significant headwinds for Housing Opportunities of SW Washington. As the regional housing authority serving Cowlitz, Lewis, Pacific, and Wahkiakum Counties, our mission remains steadfast: ensuring that individuals and families across our region have access to safe, stable, and affordable homes. Yet the landscape in which we pursue this mission continues to shift. Federal housing resources—particularly funding from HUD—have become less dependable, creating ongoing uncertainty for agencies like ours that rely on this support to meet community needs.

Despite these challenges, HOSWWA staff, partners, and supporters have demonstrated remarkable resilience, innovation, and dedication. I am proud to share several major achievements from this year that reflect both the strength of our team and the critical importance of our work.

One of our most significant milestones was the completion of a new 40 unit Low Income Housing Tax Credit community in Longview, which is now home to 10 elderly households and 30 families. This development includes 3 dedicated units for survivors of domestic violence and 20 units serving individuals and families who were previously homeless. Beyond housing, the community provides stability, safety, and a renewed foundation for those working to rebuild their lives.

Since 2020, we have added **190 units of affordable housing** to our portfolio—an expansion that represents years of planning, collaboration, and investment. These homes are more than units on a list; they are opportunities for children to thrive, for seniors to age with dignity, and for families to move forward with stability and hope.

Our Section 8 Housing Choice Voucher Program continues to be one of our region's most impactful housing interventions. Each year, HOSWWA distributes **\$15.3 million in federal housing assistance** directly to local landlords on behalf of participating households. These funds not only help stabilize families but also support the local rental market and contribute to the economic vitality of our communities.

Looking toward the future, we are thrilled to announce that HOSWWA has recently been awarded more than \$30 million to develop our next major housing community: The Landing at Goldfinch Grove. This thoughtfully designed project will bring **74 new town home style units** to a five acre parcel, complete with a community center, playground, green space, a community garden, and a birch lined walking path inspired by the calm, restorative landscapes of our region.

The Landing at Goldfinch Grove embodies our belief that affordable housing should be beautiful, dignified, and supportive—a true landing place for families and individuals seeking stability and opportunity. It is a project built with

heart, vision, and a deep commitment to the wellbeing of our community.

As we celebrate our progress, we also recognize the challenges that remain. Demand for affordable housing continues to outpace supply, and rising development costs make each project more complex to achieve. Yet the dedication of our partners, staff, and community continues to inspire me. Together, we are expanding housing access, strengthening our region, and creating places where people can grow and thrive.

Thank you for your continued trust, advocacy, and collaboration. We look forward to another year of service, innovation, and progress as we work together to support the residents of our four county region.

Warm regards,



Jennifer Westerman, CEO



HOSWWA ECONOMIC IMPACT

\$1.6 MILLION DOLLARS INVESTED INTO TENANT SERVICES

\$134 THOUSAND ANNUAL BUDGET FOR THE FAMILY SELF-SUFFICIENCY PROGRAM

\$17.3 MILLION SPENT ON DEVELOPING AFFORDABLE HOUSING IN COWLITZ COUNTY

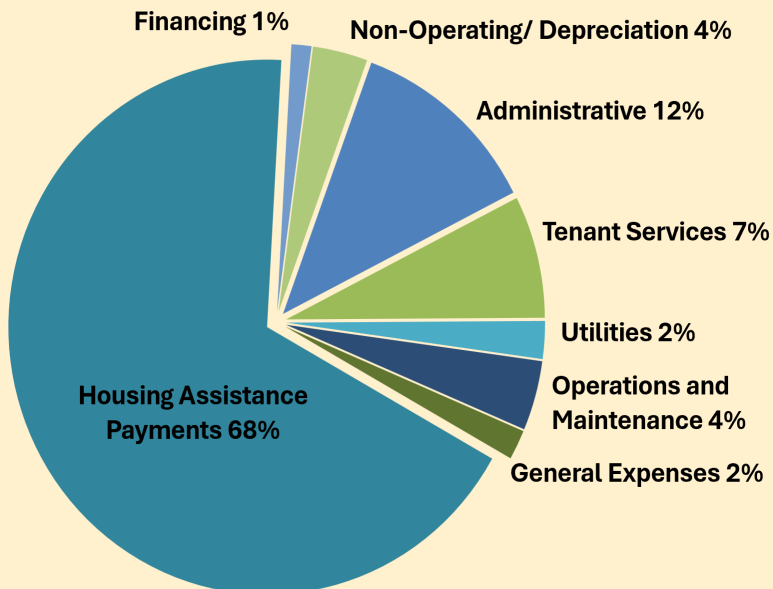
\$877 THOUSAND DOLLARS ANNUALLY INTO HOSWWA'S VETERAN INTEGRATION PROGRAM

\$15 MILLION DOLLARS INJECTED INTO LOCAL ECONOMY ANNUALLY THROUGH PAYMENTS TO LANDLORDS

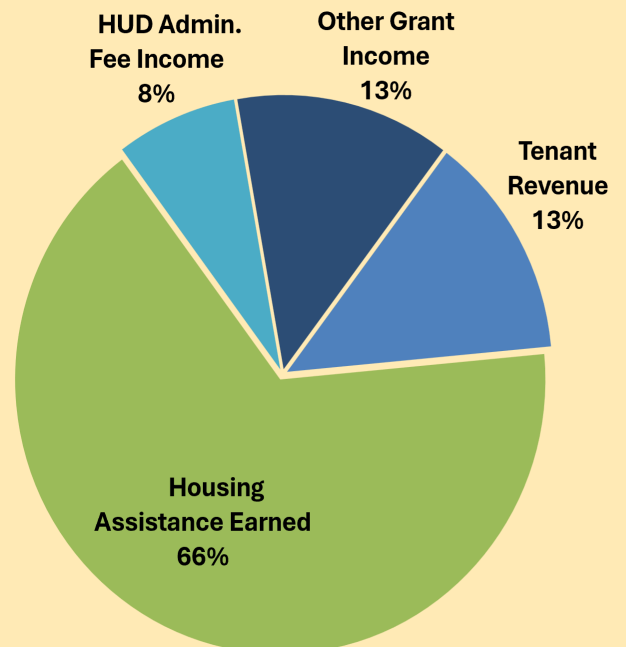


2025 FINANCIALS

EXPENSES \$22,542,680



REVENUE \$22,743,492



SUNRISE VILLAGE APARTMENTS



2025 CONSTRUCTION OF 40 UNITS IN LONGVIEW

This \$17.4 million project is the culmination of a government/church/private partnership that began with a dream of the Longview Presbyterian Church to develop housing for those in need on their land.

This property includes 20 subsidized units, 20 set aside for homeless households and 10 units set aside for elderly.

Sunrise Village has won praise as a collaborative and creative way to shelter and repair the lives of homeless people and address the area's critical shortage of affordable housing. HOSWWA strives to development affordable housing that meets the local need and adds to the community aesthetics.



WILLAPA CENTER APARTMENTS



2023 CONSTRUCTION OF 30 UNITS IN RAYMOND

This 3-story building containing a mix of 1-2 and 3- bedroom units. 15 of the units are subsidized for those at or below 30% AMI. 13 are set aside for households who are homeless. The other 15 units are affordable to households at or below 50% AMI.

The first level of the complex exhibits a daycare, nonprofit center, offices for property management and supportive services, as well as a multipurpose room for tenants to utilize.



ALDER HOUSE APARTMENTS



AFFORDABLE HOUSING PRESERVATION

2025 ACQUISITION AND REHABILITATION OF 35 SENIOR HOUSING UNITS IN SOUTH BEND

This renovated two 2-story building contains studio and 1-bedroom units. Seven of the units are affordable to households at or below 50% AMI. All other units will be affordable to residents at or below 80% AMI.

HISTORY BEING PRESERVED

The former Alder House (assisted living) was surrounded by eclectic bird houses that faced inward to the building allowing the residents to watch the bird activity. We were able to preserve the bird houses, and during the grand opening celebrations found out that they also had an interesting history. The bird houses were constructed by the son of a former resident of the facility who was a holocaust survivor and lost her entire family in WWII before coming to Pacific County in 1952.



THE LANDING AT GOLDFINCH GROVE



2026-2028 DEVELOPMENT OF 74 NEW AFFORDABLE HOMES IN LONGVIEW

The Landing at Goldfinch Grove features a farmhouse-inspired design that reflects the site's heritage as the former Rabbit Run horse ranch. The project was thoughtfully planned to complement and blend seamlessly with the surrounding community.

These new townhomes will encircle a large central park providing playgrounds and recreation areas along with garden space and room to gather as a community. The residents will also be served by a community building hosting a communal kitchen and large gathering space as well as a computer lab, laundry facilities, and offices for property management and resident services.

Major Funding Sources

LIHTC	\$ 18,728,334
.01% Sales Tax	\$ 3,000,000
Housing Trust Fund	\$ 5,000,000
Mortgage Loan	\$ 2,223,424
CHIP	\$ 1,000,000
Cowlitz County	\$ 1,000,000



HOUSING IS THE FOUNDATION FOR SAFETY AND HEALING

After growing up in and out of foster care, never experiencing safe or stable housing, Marissa recalls her thoughts when she received her housing voucher—"I want to live, not just survive."

At 27 years old, Marissa was doing everything she could to keep her family afloat. As a single mother of three young children, she worked full time, juggling long shifts, raising her children, and the constant worry of whether each month's bills would get paid.

With the new reassurance of stable housing, Marissa was able to enroll in college classes and joined the Family Self-Sufficiency (FSS) program.

Over the next five years, she worked relentlessly—raising her children, attending school, and building her career. Each earned income milestone she reached not only increased the amount of rent she paid, it was matched by FSS in a savings account as a tangible

reminder that her efforts were building toward something greater.

When Marissa graduated from the FSS program, she no longer needed her housing voucher. She had earned a new career and more than \$12,000 in savings. She used the funds wisely: purchasing a reliable car, paying a full year of auto insurance, paying six months of (full) rent in advance, and saving the rest as a cushion for her growing family.

Marissa continues to thrive. She owns her home, and continues to expand her career goals, committing the last ten years to giving back to the community that supported her journey.



A testament to what is possible when stability, opportunity, and determination come together.

VETERAN INTEGRATION PROGRAM

59 Homeless Veterans and 31 children were served in 2025



62%

Employed at Graduation

71%

Graduated into Permanent Housing

"I am so grateful for the opportunity. I've never felt so deserving of a real chance to succeed in something."

FAMILY SELF SUFFICIENCY PROGRAM

89 Participants in 2025

7 New Enrollees

9 Graduates

"Never give up. Change the goal, tweak the plan, but never give up!"



"The support I received in the FSS program has been paramount in reaching my goals thus far."

HOUSING IS A BRIDGE OUT OF DARKNESS

At 68, Joy radiates the kind of sparkle that makes strangers assume she's lived a charmed life. But just three years ago, her world fell apart.

A retired industrial worker, Joy spent decades powering through long shifts and tougher conditions. After an accident left her with limited vision and a damaged shoulder, she settled into a calm, ordinary life—gardening, salon visits, sunshine, and a home she loved.

Then, in 2022, everything changed. A sudden family conflict pushed her out of her house with nothing but the clothes she was wearing. “I didn’t know how to be homeless,” she says. At 65, she found herself alone, disabled, and invisible to the system meant to protect people like her.

For three years, Joy drifted through the cracks—too independent for assisted living, yet too vulnerable to survive safely on the streets. Nights were the most terrifying. “Because of my blindness, I couldn’t see who was coming toward me,” she remembers. Hunger was constant.

“The new normal was eating out of a dumpster.”

Everything shifted when Joy found shelter at The Salvation Army’s HOPE Village. Nine months later, she moved into a permanent home at Sunrise Village, HOSWWA’s newest affordable housing community. With stability and support, she finally received long-overdue eye surgery—and a chance to regain some vision.

For Joy, housing wasn’t just a roof. It was a return to dignity, safety, and peace.

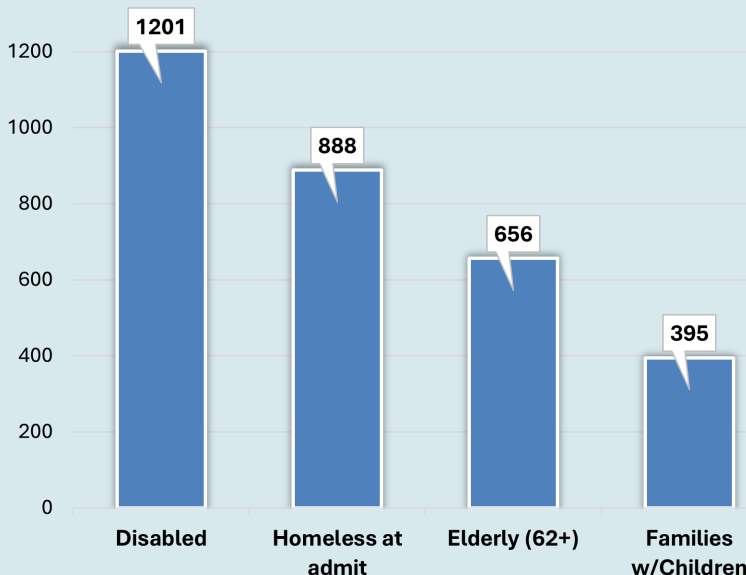


“I am eternally grateful, Now I can sleep. Now I can breathe.”

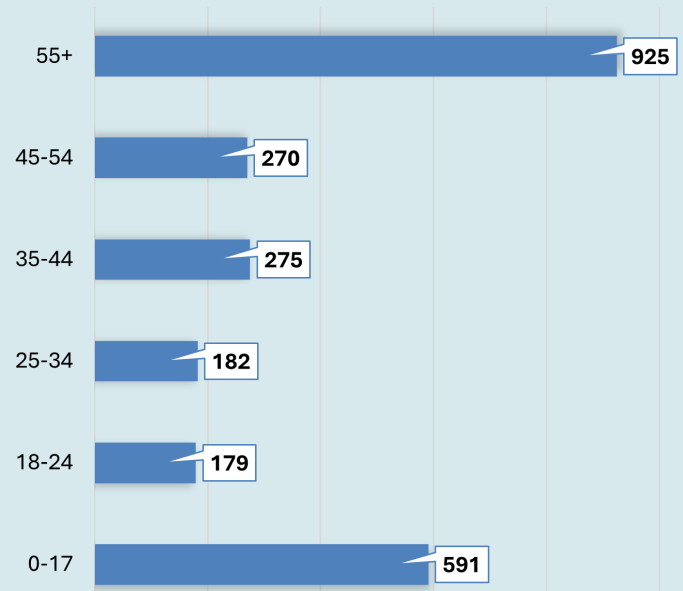
JOY’S STORY ECHOES A NATIONAL CRISIS:

OLDER ADULTS ARE NOW ONE OF THE FASTEST GROWING GROUPS EXPERIENCING HOMELESSNESS.

DEMOGRAPHICS SERVED



AGES CURRENTLY BEING SERVED



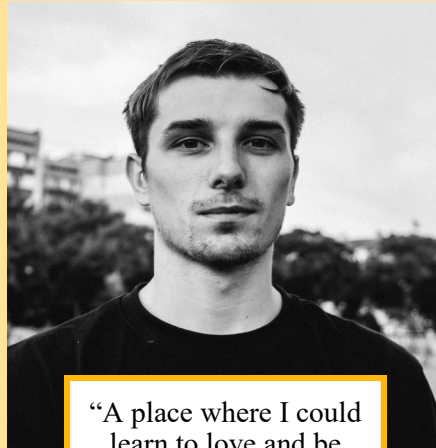
HOUSING IS A REASON TO LIVE

"I was existing primarily in my car, on my mother's couch or dependent on the kindness of friends. I was an IV user... I was as low as I had ever been. I was lost, broken and had no hope for the future."

Jacob leapt at the chance to move into a HOSWWA complex. He admits the transition was not easy; He'd never had his own place before, and he struggled to adapt to apartment living.

"I had no idea how to really live. So I turned to the neighbors that were living better lives and let go of my

pride long enough to ask for help. That is when my life started to become what it is now."



"A place where I could learn to love and be loved again."

"Today, I have over a year clean and sober. I am a respected and valued member of the ministry at [church]. I attend College with a 4.0 grade average and just received my certificate of undergraduate studies."

Jacob takes a moment to reflect on his housing experience, made possible with Project-Based Voucher assistance:

"I believe God used [HOSWWA] to bless me with a place to get started. A place to start moving forward towards the life I now live."

HOUSING AUTHORITY OF COWLITZ, LEWIS, PACIFIC AND WAHAKIUM COUNTIES



Our Mission

We promote and provide stable, affordable housing. And supportive services in an environment that nurtures individuals and families while encouraging personal responsibility.

Our Vision

We envision strong, vibrant, and health communities created by providing housing, hope and opportunity.

Our Values

At Housing Opportunities of SW Washington, we are committed to the highest standards of ethics and integrity.