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Housing WA. ANNUAL CONFERENCE

WASHINGTON STATE HOUSING FINANCE COMMISSION

Opening doors to a better life

Talitha Consults

Interdisciplinary • Multilingual • People-centered

Designing With Community, Not For Them

Moving Beyond Compliance Toward Co-Creation

2026

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Talitha Consults

Interdisciplinary & multilingual team at Talitha Consults helps organizations develop impactful programs, services, and policies that strengthen communities and improve outcomes through equitable planning, meaningful engagement, and strategic collaboration. The collective team brings over 150 years of experience in public innovations and are fluent in fourteen languages.

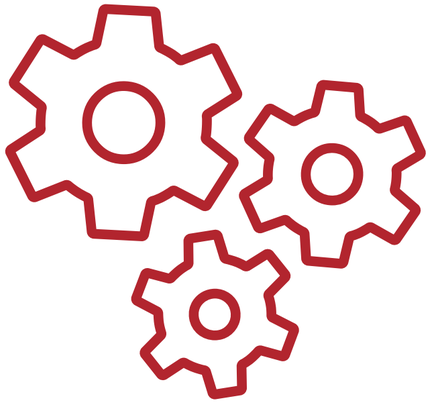
WASHINGTON STATE
HOUSING FINANCE
COMMISSION

Opening doors to a better life

Washington State Housing Finance Commission

The Washington State Housing Finance Commission is a self-supporting state agency that finances affordable housing across Washington. It funds rental housing through tax credits and bonds and monitors those properties for compliance, which is where this project's forms come from.

Session outline:



I. WHY & WHAT - Form & Language Access Initiative

II. HOW - Implementation through three main approaches

1: Human-Centered Design

2: Universal Design for Learning

3: Cultural Humility

III. WHAT challenges we experienced & HOW we navigated them

IV. Questions & Answers

Poll Results

In my current role, I use housing forms or applications:

Daily | Weekly | Monthly | Rarely | Never



As of 10/21/2026- AM

WHY This Work Began



- Regulatory changes
- Opportunity to modernize long-standing compliance forms

Adopted Housing Opportunity Through Modernization Act (HOTMA) Guidelines

- Income & Asset Rules
- Reviews & Reexaminations
- Deductions & Relief

WHAT: We Set Out to Do (GOALS & OUTCOMES)



1. Review and redesign key compliance forms informed by users' feedback
2. Improve accessibility, clarity & ease-of-use
3. Advance language accessibility

Accessible Design Standards	Digital Modernization
◦Larger Fonts ◦Fillable PDF ◦Plain English ◦Screen-reader friendly	◦Compatible with diverse digital devices ◦ Desktop, laptop, tablet smartphones, etc...

First redesign in over <u>20+ years</u>!

Accessibility, Clarity & Ease-of-use (ACE) as main areas for design improvement.

WHAT: DESIGN OUTCOME

BEFORE

RESIDENT ELIGIBILITY APPLICATION (REA)

Property Name: _____ **Unit #:** _____

Household Name: _____ Certification Type:

Current HH Size: _____ Effective Date of Certification: _____ ☐ Initial Certification

Number of Bedrooms: _____ Original Certification Date: _____ ☐ Re-Certification

THE FOLLOWING SECTION IS TO BE COMPLETED ENTIRELY BY THE APPLICANT/RESIDENT

DIRECTIONS: *Please complete the table below listing each member of the household. Include all members who you anticipate will live in the unit at least 50% of the time during the next 12 months.*

** This property has requested your Social Security number on this and other forms on behalf of the Washington State Housing Finance Commission. Internal Revenue Service regulations allow us to ask for this information. Your Social Security number will be used for income eligibility verification purposes only. Equivalent identification would be a Work Visa, Alien Registration Receipt Card, Temporary Resident Card, IRS Individual Taxpayer Identification Number (ITIN), or Employment Authorization Card. Failure to provide your Social Security number or equivalent number could hinder or delay this property's ability to review your application for housing.*

*** A full-time student is anyone currently enrolled, expects to become enrolled or was previously enrolled for any part of 5 months in the calendar year. The five months need not be consecutive. Include grades K-12, college, university, technical, trade and mechanical schools. International students on a student visa are considered full-time students.*

HOUSEHOLD COMPOSITION:

Hshld Mbr	First Name	Last Name	MI	Date of Birth mm-dd-yyyy	SSN *Last 4 digits	Student Status**
Head						☐ FT ☐ PT ☐ N/A
2.						☐ FT ☐ PT ☐ N/A
3.						☐ FT ☐ PT ☐ N/A
4.						☐ FT ☐ PT ☐ N/A
5.						☐ FT ☐ PT ☐ N/A
6.						☐ FT ☐ PT ☐ N/A
7.						☐ FT ☐ PT ☐ N/A

Complete a separate section for each employment source

Household Member Name	Occupation	Employer Phone

Name and Street Address of Employer	City	State	Zip Code

Date Hired	Salary	[] Hourly [] Weekly [] Bi-weekly [] Semi-monthly [] Monthly [] Yearly []Other _____	Hours per week	Employer Fax or Email

Household Member Name	Occupation	Employer Phone

Name and Street Address of Employer	City	State	Zip Code

Date Hired	Salary	[] Hourly [] Weekly [] Bi-weekly [] Semi-monthly [] Monthly [] Yearly []Other _____	Hours per week	Employer Fax or Email

AFTER

Household Eligibility Application (HEA)

PROPERTY NAME	UNIT NUMBER	NO. OF BEDROOMS

HOUSEHOLD (HH) NAME	CURRENT HH SIZE

ORIGINAL CERTIFICATION DATE (mm/dd/yyyy)	EFFECTIVE DATE OF CERTIFICATION (mm/dd/yyyy)	CERTIFICATION TYPE
		☐ Initial Certification ☐ Recertification

THE FOLLOWING SECTION IS TO BE COMPLETED ENTIRELY BY THE APPLICANT/RESIDENT
Instructions: Fill out the table below with the names of everyone who will live in the home. Include anyone you expect will live there at least half the time over the next year.

PART 1: PEOPLE IN YOUR HOUSEHOLD

HH #	Name of Each Household Members Living in the Apartment	Date of Birth (mm/dd/yyyy)	SSN *Last 4 digits	Full-Time Student*	
1	(HEAD OF HOUSEHOLD)			☐ Full-Time ☐ Part-Time	☐ N/A
2				☐ Full-Time ☐ Part-Time	☐ N/A
3				☐ Full-Time ☐ Part-Time	☐ N/A
4				☐ Full-Time ☐ Part-Time	☐ N/A
5				☐ Full-Time ☐ Part-Time	☐ N/A
6				☐ Full-Time ☐ Part-Time	☐ N/A
7				☐ Full-Time ☐ Part-time	☐ N/A

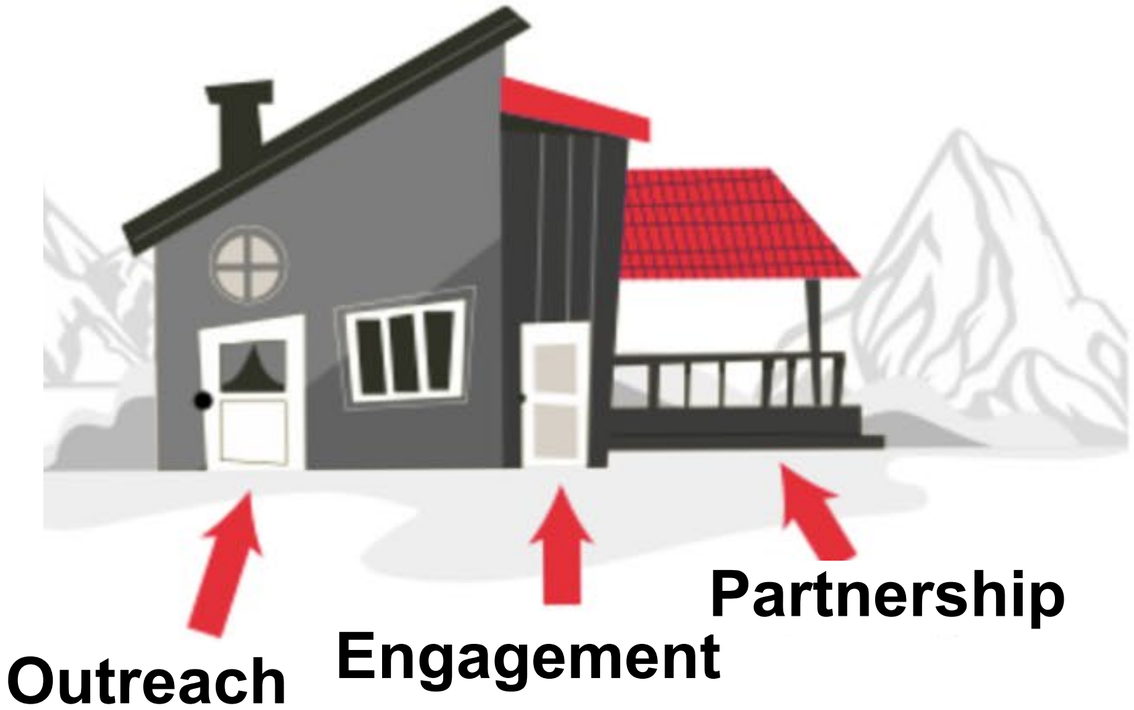
***Only the last 4 digits of the Social Security Number are required.**
About Your Social Security Number: This form asks for your Social Security number because of rules from the Washington State Housing Finance Commission and the IRS. Your number will only be used to check if you qualify for housing. If you do not have a Social Security number, you can use a Work Visa, Alien Registration Card, Temporary Resident Card, ITIN (Individual Taxpayer Identification Number), or Employment Authorization Card instead. If you do not provide a number, it may slow down or stop your application.

***What is a Full-Time Student?** A full-time student is someone who is currently in school, plans to be in school, or was in school for at least 5 months this year (the months do not need to be in a row). This includes students in K–12, college, technical schools, and trade schools. Students on a student visa are also considered full-time students.

HOW: Develop shared meanings & goals

Mixed-Method Engagement

- **Outreach** to residents at community events **(breadth)**
- **Engagement** through individual interviews and/or group listening session **(depth)**
- **Partnerships**: building intentional relationships over time, formal and informal, between the Commission and community partners.



Aligned with the Commission's Values:
Equitable & Meaningful Engagement, Respect, Humility

WHAT: OUTCOMES

1. PROPERTY STAFF ENGAGEMENT



78

Property Staff Interviewed



40+

Pages of Design Suggestions



3

Reached Western, Central, and Eastern Regions

2. RESIDENT ENGAGEMENT



1000+

Reach of Residents Across all In-Person Community Events



101

Residents Engaged



34

Hours of In-Depth Interviews



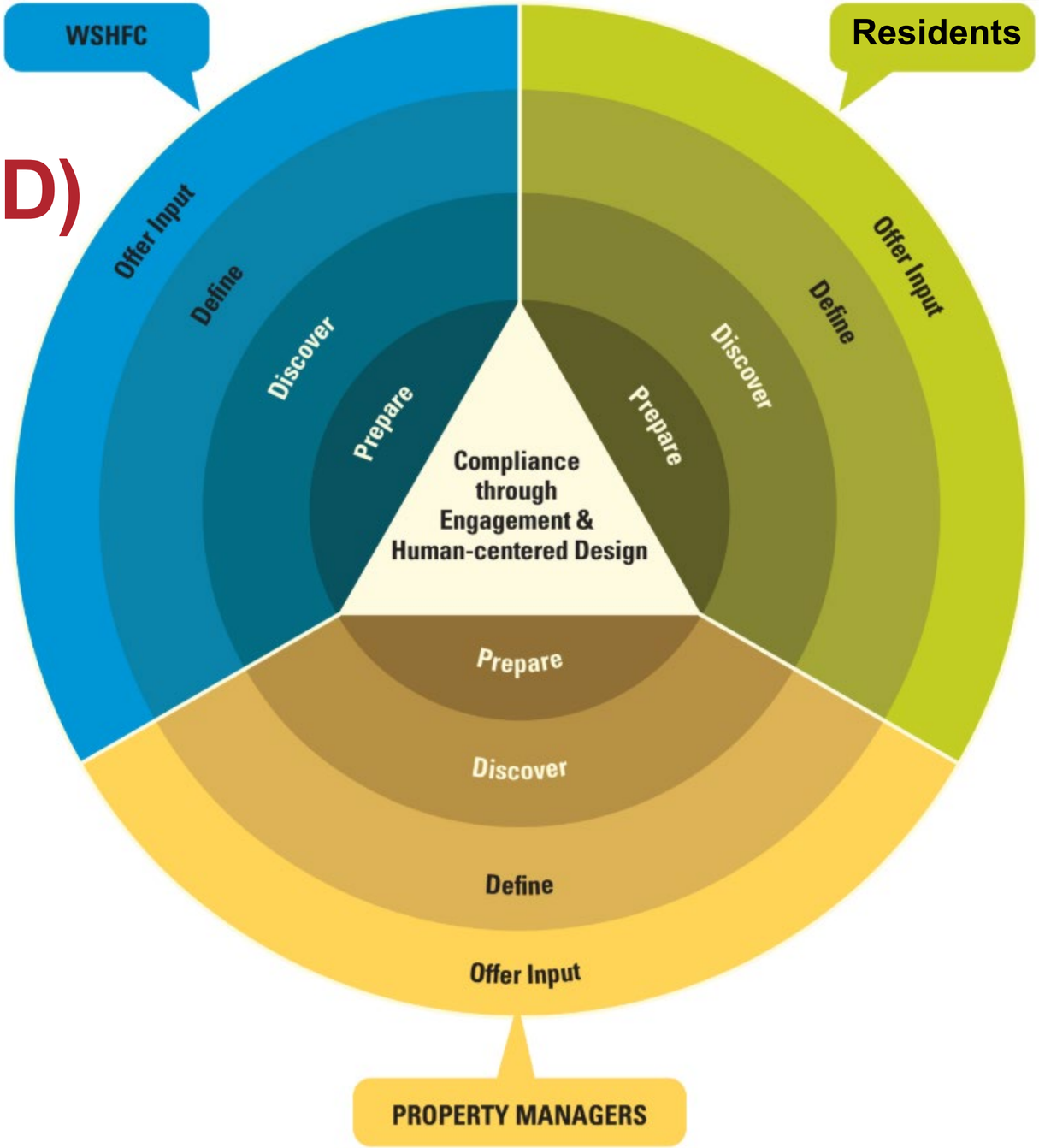
65%

Of the Interviews Conducted In-Language

Approach #1: Human-Centered Design (HCD)

Not always linear--

1. **Prepare:** Plan before you engage.
2. **Discover:** Listen and learn.
3. **Define:** Make sense of what you heard.
4. **Offer Input:** Share, test, and close the loop. Bring it back to the community.



For WHOM & HOW we measure results

Helps ensures Accountability & Transparency, Diverse representation

People-Centered	Mission-Centered	Place-Based
Permanent Supportive Housing (PSH)	Permanent Supportive Housing (PSH)	Geographic Representation from Western WA, Eastern WA, Central WA
55+ and Residents with Disabilities	Ownership Structure	
Resident Advocacy Groups (including case management or service delivery staff who may or may not be associated with the properties)	Subsidy Status	
Property Management Companies		
Immigrant communities		

Application:



Think, Pair, Share:
In what ways are you already applying elements of human-centered design in your current role?

FOR WHOM? FOR WHOM ? FOR WHOM?

Not always linear--

1. **Prepare:** Plan before you engage.
2. **Discover:** Listen and learn.
3. **Define:** Make sense of what you heard (interpret).
4. **Offer Input:** Share, test, and close the loop. Bring it back to the community.

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bit.ly/HCD_HousingWA

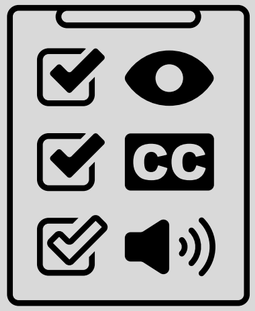
Scan QR code for worksheet

HCD Key Takeaways:



Each user will want to contribute & participate in a variety of ways. Diverse needs.

- **Do you incorporate multiple ways of user engagement?**



Set clear goals & assess progress & results.

- **Who gets to define success?**
- **What does success look like?**



User experience improvement is an evolving process.

- **Is continuous improvement a part of your org's culture?**





Approach #2: Universal Design for Learning (UDL)

Research-based educational framework by CAST to remove learning barriers and accommodate diverse learners needs from the start.





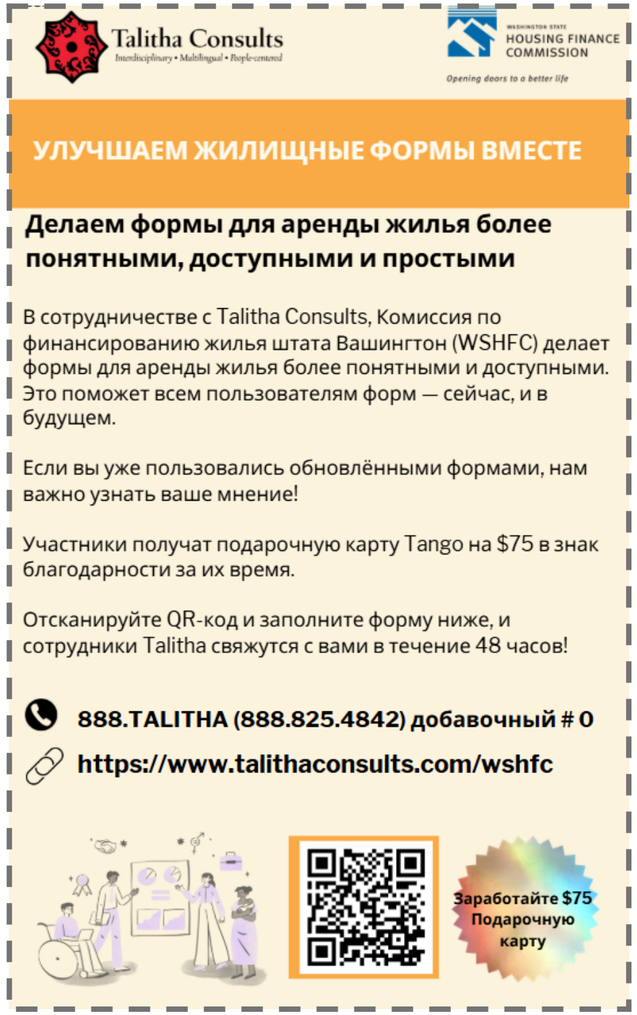


> **Like fingerprints, no two brains are alike.**

Photo Credit:
https://udlguidelines.cast.org

Multiple ways to recruit diverse target population







Multilingual Print & Digital Flyers

Multilingual Web Page WITH Language Line Info

UDL: KEY TAKEAWAYS:

1. Communicate WHY, WHAT & HOW across communication channels.

2. Strive to understand from the users' perspectives:
   a. WHY they want to know (***why bother?***)
   b. WHAT motivates people to know/understand
   c. HOW do people express/show what they know

3. Diversify methods for access & participation for a greater inclusion.

Application - individually reflect:

In a friendship:

- **What value(s) are important to you (name 1 or 2)?**
- **Why?**
- **How do you try to show these values?**



User interviews (individual)



User Survey (short & long versions)



User Testing



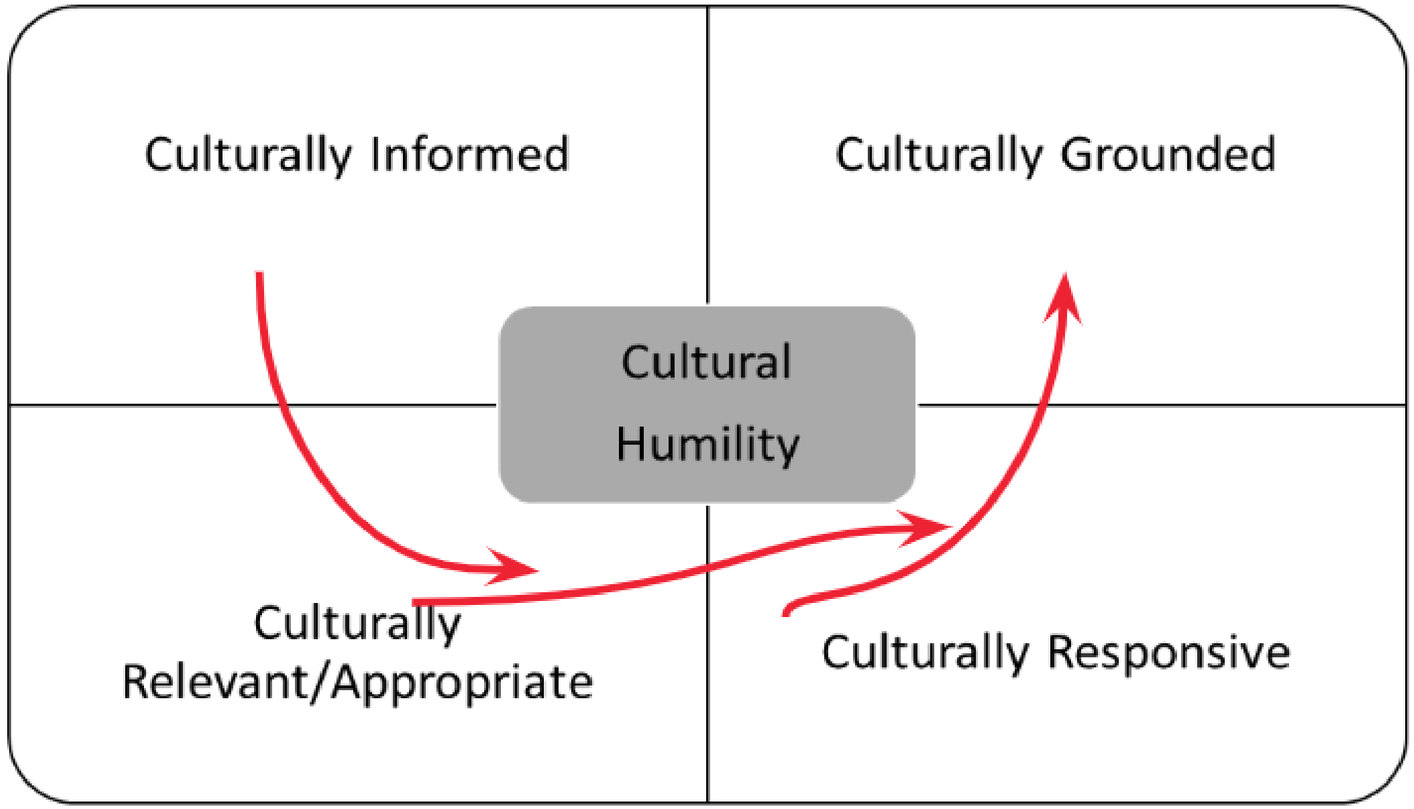
Listening session (group)

"Like fingerprints, no two brains are alike."

Approach 3: Cultural Humility *for* practitioners

"Cultural humility is a lifelong process of self-reflection and self-critique whereby the individual not only learns about another's culture, but one starts with an examination of his/her/[their] own beliefs and cultural identities."

(Tervalon & Murray-Garcia, 1998)



Cultural Humility in Practice

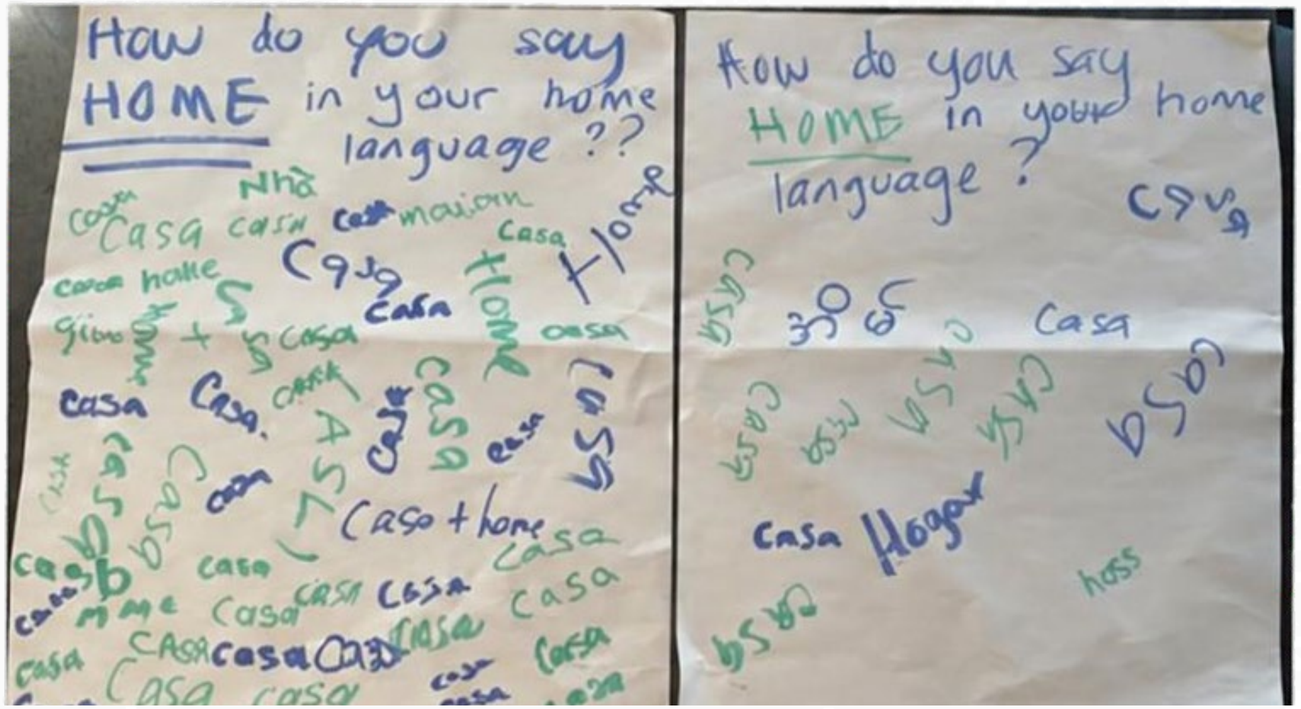
A. Do you speak a language other than English at home?

Yes?

No?

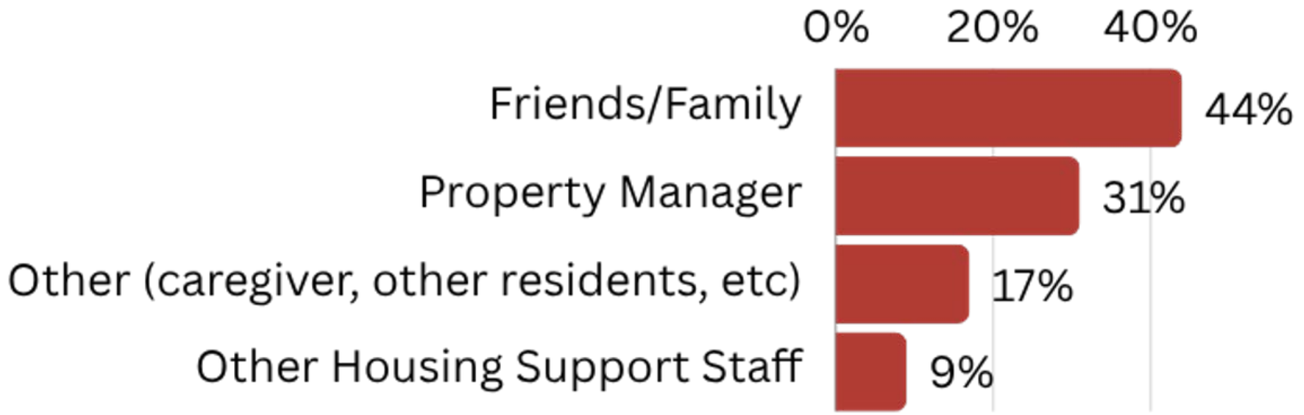


B. How do you say HOME in another language?



Cultural Humility in Practice

Who helps residents fill out forms? What do they need?



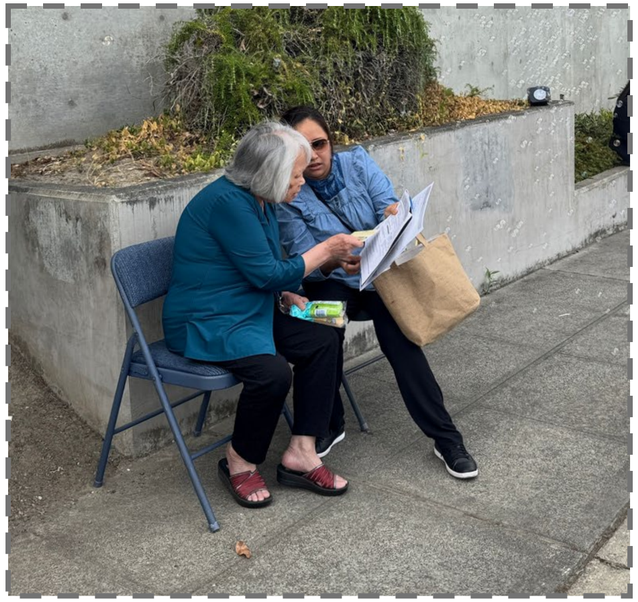
Most spoken languages:

- Plain English
- Chinese
- Russian
- Spanish
- Ukrainian
- Vietnamese

#	Key Terms	Definitions by WA State Housing & Finance	Plain English	Plain Russian *(Основные термины и их значения простым русским языком)*	Plain Ukrainian *(Основні терміни та їх значення простою українською мовою)*	Plain Spanish	Simplifie (Mand
1	Annual Certification	**Annual Certification:** A yearly process used to confirm that a household still meets the eligibility requirements for the housing program. Households must disclose income, household composition and student status information every year.	**Annual Certification:** A yearly check to confirm your household still qualifies. You must report your income, who lives with you, and your student status each year. Sometimes people call this recertification.	**Ежегодная проверка:** Проверка раз в год, чтобы подтвердить, что ваша семья всё ещё подходит для программы. Каждый год нужно сообщать доход, кто с вами живёт и учитесь ли вы. Иногда это называют повторной проверкой.	**Щорічна перевірка:** Перевірка раз на рік, щоб підтвердити, що ваше домогосподарство й надалі підходить для програми. Щороку потрібно повідомляти про дохід, хто з вами проживає та чи навчаєтесь ви. Іноді це називають повторною перевіркою.	**Certificación anual:** Un proceso anual que se realiza para confirmar que el hogar todavía cumple con los requisitos del programa de vivienda. Cada año, debe reportar sus ingresos, quienes viven en el hogar y si alguna persona del hogar es estudiante.	年度认证：每年进行一的家庭（户）仍然符合要每年申报您的收入，及您的学生身份情况。新认证"。
2	Asset	**Asset:** Assets are items of value that may be turned into cash. A savings account is an asset. The bank pays interest on the asset. The interest is the income from that asset. Some belongings of value are not considered assets. Necessary personal property (such as clothing, family car, wedding rings, T.V., and stereo) is not counted as an asset.	**Asset:** Something you own that can be turned into cash. For example, money in your savings account. Everyday items like clothing, your car, TV, stereo, or wedding rings do not count.	**Актив:** Это то, чем вы владеете и что можно превратить в деньги. Например, деньги на сберегательном счёте. Обычные вещи, такие как одежда, машина, телевизор, музыкальный центр или обручальные кольца, не считаются активами.	**Актив:** Це те, чим ви володієте і що можна перетворити на гроші. Наприклад, гроші на ощадному рахунку. Звичайні речі, такі як одяг, машина, телевізор, музичний центр або обручки, не враховуються.	**Activo:** Un activo es algo que posee y que puede convertirse en dinero. Por ejemplo, el dinero en su cuenta de ahorros. El banco paga intereses por ese dinero y esos intereses son ingresos. Sus bienes de uso diario como ropa, auto, anillos de boda o televisión no cuentan como activos.	资产：指您拥有的、可。例如，您储蓄账户中车、电视、音响或结婚入资产。
4	Net Family Assets	**Net Family Assets:** the cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment. Necessary personal property (such as clothing, family car, wedding rings, T.V., and stereo) is not counted as an asset.	**Net Family Assets:** The total value of your assets after subtracting reasonable costs to sell them. Everyday items like clothing, your car, TV, stereo, or wedding rings do not count.	**Чистые семейные активы:** Это общая стоимость всех ваших активов после вычета разумных расходов на их продажу. Обычные вещи, такие как одежда, машина, телевизор, музыкальный центр или обручальные кольца, не считаются активами.	**Чисті сімейні активи:** Загальна вартість усіх ваших активів після віднімання розумних витрат на їх продаж. Звичайні речі, такі як одяг, машина, телевізор, музичний центр або обручки, не враховуються.	**Activo neto familiar:** El valor total en efectivo de los activos que posee la familia menos los gastos razonables al venderlos. Los bienes de uso diario como ropa, auto, anillos de boda o televisión no cuentan como activos.	家庭净资产：指在扣除所有资产的总价值。修言响或结婚戒指等日常
5	Assistance	**Assistance:** Help from government or nonprofit programs to pay for rent, utilities, or services.	**Assistance:** Any help you may receive from a government or nonprofit program to pay for rent, utilities, or other services.	**Помощь:** Это любая помощь от государства или некоммерческих организаций для оплаты аренды жилья, коммунальных услуг или других услуг.	**Допомога:** Будь-яка допомога від держави або неприбуткових організацій для оплати оренди житла, комунальних послуг або інших послуг.	**Asistencia:** Recibir ayuda del gobierno o de organizaciones sin fines de lucro para pagar el alquiler, suministros o servicios públicos.	补助：指您从政府或非于支付房租、水电费或帮助。
		Eligibility: Eligibility is the process of checking if a household qualifies for	**Eligibility:** The process of checking	**Право на участие:** Это процесс	**Право на участь:** Процес	**Elegibilidad:** Proceso por el cual se comprueba si su hogar califica para recibir ayuda con la vivienda.	

Cultural Humility Key Takeaways:

1. Listen with curiosity to avoid assumptions
2. Ask questions to deepen understanding.
3. Cultural humility is a lifelong practice, so be patient with yourself.



Learning alone + together → *positive change*





Challenges.. What Got in the Way



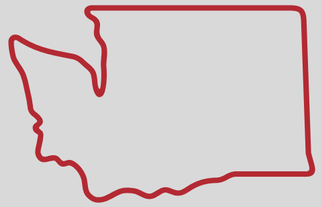
Sociopolitical Landscape

Psychological safety at risk.



Data Collection

Why are you asking and what are you going to do with it?



Diverse Geography



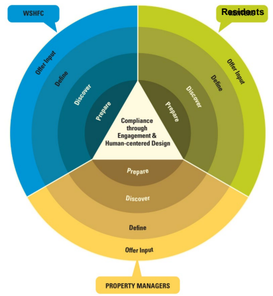
Each property is resourced and funded differently

Language support & staff training



Does My Input Really Matter?

HOW we navigated challenges: HOLISTIC APPROACH



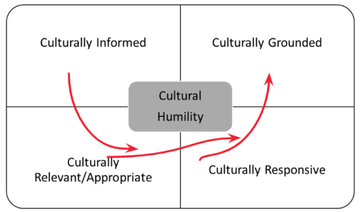
Human-Centered Design (HCD) | NEEDS & EMOTIONS

- Know your target population AND their *diverse* needs
  - ***'meet people where they are at; how they want to meet + when'***
- Set clear goals and assess progress & outcomes
- An evolving process



Universal Design for Learning (UDL) | MIND

- Communicate WHY, WHAT & HOW of the process
- Understand users' WHY, WHAT & HOW
- Diversity methods for access and participation for ***a greater inclusion***



Cultural Humility | LIVED EXPERIENCE

- Listen with curiosity to avoid assumptions (Learning mindset)
- Deepen understanding through inquiries (Ask to understand)
  - ***The most impacted communities often have solutions for challenges they are facing***
- Be patient with yourself (life-long practice)

THANK YOU!

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