
SUBSTITUTE HOUSE BILL 1022

State of Washington

69th Legislature

2025 Regular Session

By House Housing (originally sponsored by Representatives Connors, McClintock, Low, Barkis, Schmidt, Marshall, Taylor, Barnard, Klicker, Reed, Alvarado, Shavers, Eslick, Fosse, Simmons, Peterson, and Reeves)

READ FIRST TIME 01/20/25.

1 AN ACT Relating to creating a homes for heroes program; adding a
2 new section to chapter 43.330 RCW; and creating new sections.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** The legislature finds that the workforce
5 crisis is impacting vital occupations such as firefighters, nurses,
6 servicemembers, police officers, and mental health professionals
7 particularly hard. These occupations are critical to the quality of
8 life and well-being of all Washingtonians.

9 The legislature also recognizes the ongoing housing crisis that
10 has put homeownership out of reach for many. Median home prices have
11 been increasing dramatically over the past decade and increased by
12 23.9 percent alone in 2020. This housing crisis is a deterrent for
13 many health care professionals, law enforcement, social workers, and
14 other vital providers to accept recruitment opportunities in
15 Washington state.

16 Therefore, the legislature finds that it is necessary to provide
17 additional down payment assistance to targeted occupations to
18 encourage relocation to and homeownership in Washington state. It is
19 the intent of this act to help more heroes find homes.

1 NEW SECTION. **Sec. 2.** A new section is added to chapter 43.330
2 RCW to read as follows:

3 (1) The department shall contract with the housing finance
4 commission to design, develop, implement, and evaluate a statewide
5 pilot program to provide down payment and closing cost assistance to
6 people who work in targeted occupations and meet income requirements.

7 (2) By December 1, 2025, the pilot program must provide loans to
8 income-eligible workers in targeted occupations for down payment and
9 closing costs for the purchase of a primary residence. Loans may not
10 exceed five percent of the first mortgage on the residence or
11 \$25,000, whichever is less. Loans must be made available with no
12 interest. A pilot program participant may not be required to repay
13 the loan until the first mortgage is paid in full or the property is
14 sold, refinanced, rented, or transferred.

15 (3) To be eligible for a down payment and closing cost assistance
16 loan under this section, an individual must:

17 (a) Have a household income below 100 percent of the state median
18 household income; and

19 (b) Be employed in a permanent, full-time capacity as:

20 (i) A corrections officer, peace officer, reserve officer, or
21 tribal police officer as defined in RCW 43.101.010;

22 (ii) A firefighter;

23 (iii) A 911 communications officer, dispatcher, or operator;

24 (iv) An emergency medical technician or first responder as
25 defined in RCW 18.73.030;

26 (v) A physician assistant as defined in RCW 18.71A.010;

27 (vi) A registered nurse, nurse practitioner, advanced registered
28 nurse practitioner, licensed practical nurse, or nursing technician
29 as defined in chapter 18.79 RCW;

30 (vii) A credentialed health care professional as described under
31 RCW 18.130.040;

32 (viii) A direct care worker as defined in RCW 74.39A.009;

33 (ix) A mental health professional as defined in RCW 71.05.020;

34 (x) A paraeducator as defined in RCW 28A.413.010;

35 (xi) A social worker as defined in RCW 18.320.010; or

36 (xii) An owner or employee of a licensed or certified child care
37 center, licensed or certified outdoor nature-based child care, or
38 licensed family home provider as defined in RCW 43.216.010; or

39 (c) Be a servicemember or veteran of the armed forces.

1 (4) The total amount of funding for the pilot program may not
2 exceed \$15,000,000. No new loans may be made after June 30, 2027. All
3 loan repayments received must be returned to the state general fund.

4 (5) By December 1, 2026, and in compliance with RCW 43.01.036,
5 the housing finance commission shall submit a preliminary report to
6 the appropriate committees of the legislature summarizing initial
7 results of the program including information about the number of
8 borrowers assisted, the average amount of the down payment
9 assistance, and the location of the property financed. A final report
10 of results is due to the appropriate committees of the legislature by
11 December 1, 2027.

12 NEW SECTION. **Sec. 3.** This act may be known and cited as the
13 homes for heroes act.

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