

# HOMELESS TO HOUSED

## Terwilliger Center for Housing



The building facade displays a four-story-high Matriarch figure representing Native people's ability to care for their community. (Courtesy of Mel Ponder Photography)

### CASE STUDY: CHIEF SEATTLE CLUB'S ʔálʔal



The brightly lit units include new beds, tables, chairs, kitchenware, and traditional medicines such as sage and lavender. (Courtesy of Chief Seattle Club)

#### SEATTLE, WASHINGTON

**LOCATION:**

108 Second Avenue Extension  
South  
Seattle, Washington

**PROJECT TYPE:**

A mixed-use building including 80 units of permanent supportive housing for American Indians/Alaska Natives experiencing homelessness, a health clinic operated by the Seattle Indian Health Board, the ʔálʔal Café (an Indigenous foods social enterprise), and expanded space for Chief Seattle Club

**SIZE:**

Lot Size: 0.15 acres  
Facility Size: 50,127 square feet (42,184 housing, 7,942 nonhousing)  
Total Capacity: 80 multifamily units

**OWNER:**

Chief Seattle Club

**OPERATOR:**

Chief Seattle Club

**PARTNERS:**

Chief Seattle Club, Beacon Development Group, Raymond James Group/Umpqua Bank, Jones & Jones Architects, Walsh Construction, Seattle Indian Health Board

**COST:**

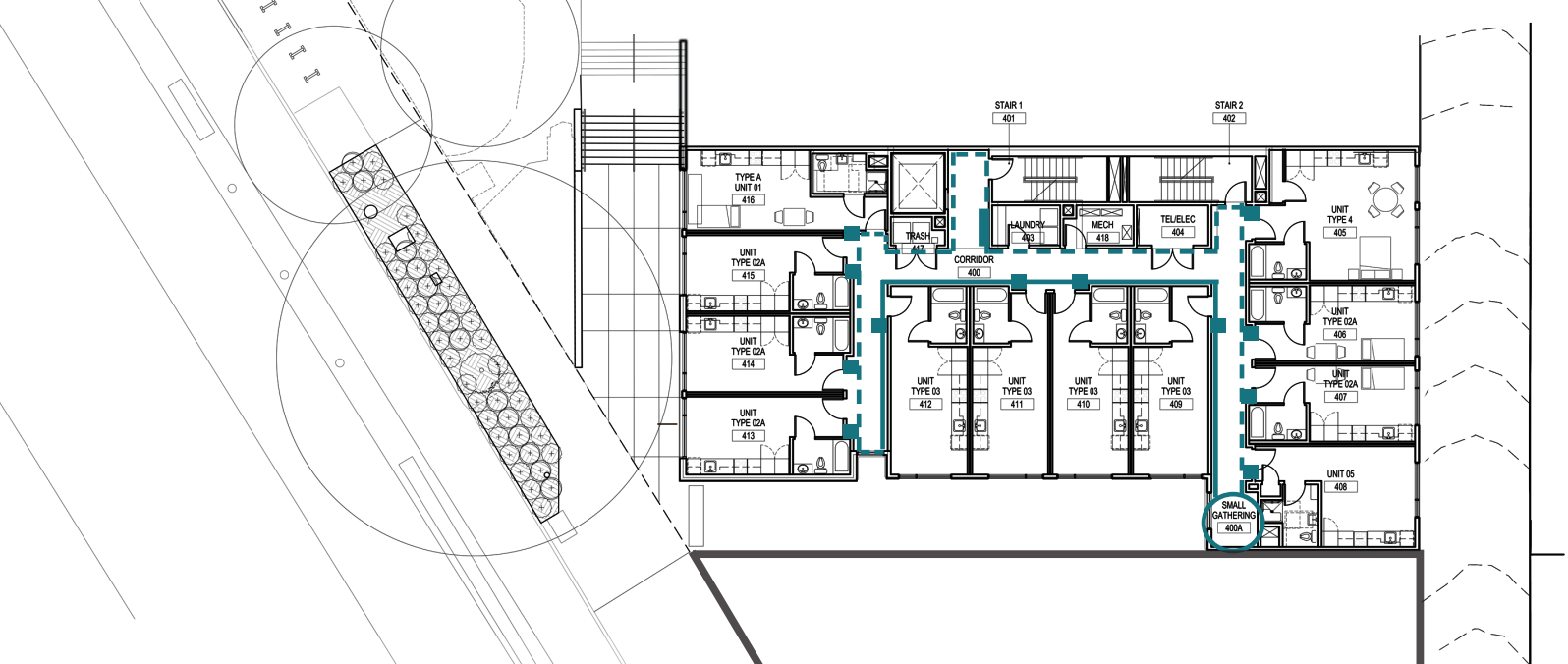
Housing: \$28.7 million  
Nonhousing: \$9.3 million  
Adjacent Community Facilities: \$11.9 million

**COMPLETION DATE:**

January 2022

**CONTACT:**

Chief Seattle Club,  
Derrick Belgarde,  
Executive Director  
[derrick@chiefseattleclub.org](mailto:derrick@chiefseattleclub.org)



A floor plan of an apartment accompanied by a key detailing where the ceiling circle, floor patterns, art on the wall, wall accent color, moss green wall, and unit identifier are located. (Courtesy of Jones & Jones Architects)

## Project Overview

The Chief Seattle Club (CSC) opened ʔálʔal (ALL-all), meaning “home” in the Lushootseed language of many Coast Salish nations, in January 2022, offering 80 affordable housing units in Seattle, Washington. It is situated on the ancestral lands of the Coast Salish nations, whose people still steward the land today. Currently, 98 percent of ʔálʔal residents are American Indian or Alaska Native. Ten studio units are designated for veterans through the VASH program.

Designed by Native architect Johnpaul Jones (Choctaw/Cherokee) of Jones & Jones, the building’s exterior features intricate brickwork reflecting iconic Coast Salish designs. The southern facade can be viewed throughout south downtown Seattle and features a four-story-high Matriarch figure representing Native people’s ability to care for each other and the community. The western facade incorporates patterns representing the four worlds, including rain (water that nourishes the spirit); a sacred geese pattern (part of Coast Salish life for hundreds of years); cedar (used for healing, clothing, prayer, and ceremony); and canoes (reflecting a tradition of journeys that experienced a renaissance

in recent decades as Native people reclaimed this cultural mode of transportation as a healing and wellness response to addiction and other problems experienced by Native youth).

In King County, Washington, more than 15 percent of the unhoused community are American Indian or Alaska Native, representing the highest poverty rates among all racial groups. To combat this inequity, ʔálʔal provides crucial affordable housing opportunities within its 42,184 square feet. It offers a safe haven for low-income and Native individuals experiencing homelessness whose communities have endured displacement for centuries.

CSC refers to their clients as “members” or “relatives” because they view them as extended family. Members provided significant input that changed ʔálʔal’s design, including increasing outdoor green space and art. ʔálʔal included an \$850,000 art budget beyond the brickwork on the building’s facade. During construction, CSC issued a “Sharing the Ancestors request for proposal” and selected 30 Native artists for 65 locations throughout the building. CSC facilitated a process where members selected sacred plant medicines and asked artists to incorporate them into their artwork on each





The ʔáʔal Café is located on the ground floor of the building. The café window artwork by Makah artist Micah McCarty includes imagery of salmon so vital to Coast Salish Tribes. (Courtesy of Mel Ponder Photography)

residential floor (sage, sweetgrass, cedar, nettle, salmonberry, bear root, and yarrow). The largest piece to be installed will be a 25-foot Coast Salish Welcome Figure outside the building to greet residents, visitors, patients, and clients.

Moreover, ʔáʔal serves as a vital resource hub for Native communities. Beyond providing affordable housing, it fosters community, stability, and employment opportunities while addressing intergenerational trauma. It includes a primary health care clinic operated by the Seattle Indian Health Board, a café featuring precolonial cuisine, and program offices for CSC staff. The approximately 3,000-square-foot clinic includes a traditional healing space and provides medical, dental, pharmacy, and behavioral health services. With private and government funding, the average rent is approximately \$250, making it accessible to those in need.

CSC plays a critical role locally and nationally as a Native housing developer. They opened their first shelter in 2019, first transitional housing in 2021, and first permanent supportive housing in 2022. Currently, they have 743 affordable housing and shelter units across 12 sites. There are 406 units that are open, and 337 are under construction or in

development. Projects include permanent supportive housing (PSH) shelters; transitional housing; and housing and shelter for elders, families, relatives exiting incarceration, and victims and survivors of domestic violence or sexual assault. All of CSC's projects include on-site, culturally attuned services catering to American Indian or Alaska Native individuals experiencing homelessness.

## The Partnership

ʔáʔal had many partners involved at different stages of the development, including the following:

- Owner: Chief Seattle Club
- Equity: Raymond James Group/Umpqua Bank
- Financing: Umpqua Bank
- Government Support: City of Seattle (Office of Housing, Office of Planning and Community Development, Office of Arts & Culture), King County (Housing Finance Program, 4Culture), State of Washington (Department of Commerce, Housing Trust Fund)
- Philanthropic Support: Major grants of \$50,000+ from the Norcliffe Foundation; Northwest Area Foundation; Social Justice Fund; Bill & Melinda Gates Foundation;

Premiera; Wyncote Foundation Northwest; Kennedy Ries Family Foundation; Pearl Jam/Vitalogy Foundation; Historic South Downtown; Rasmuson Foundation; Employees Community Fund of Boeing; Hugh & Jane Ferguson Foundation; Communities of Concern Commission; Kongsgaard-Goldman Foundation; Lakeside Industries; Martin Smith Inc.; Snoqualmie Tribe; Washington Women's Foundation; Breneman Jaech Foundation; Nesholm Family Foundation; San Manuel Tribe; Vadon Foundation; Weyerhaeuser; and \$5.3 million from individual donors

- Community Partners: Seattle Indian Health Board
- Architect: Jones & Jones
- General Contractor: Walsh Construction
- Developer: Beacon Development Group

## Costs and Financing

The \$50 million ʔálʔal project budget includes new construction of the ʔálʔal mixed-use facility (\$28.75 million for housing and \$9.32 million for nonhousing), purchase and renovation of the adjacent Monterey Lofts (\$6.53 million), and renovating the adjacent Day Center (\$5.35 million). The overall project budget includes \$28.75 million from housing sources and a \$22.2 million capital campaign primarily for community facilities (including private and public sources). The housing sources include \$18.9 million in low-income housing tax credits (LIHTCs), \$8.1 million from public sources (city, county, state), \$750,000 from the Federal Home Loan Bank, and a \$1 million capital campaign with CSC's LIHTC investor requiring them to allocate an additional \$1 million to the operating reserve.

## What Worked: The Project

Today, the land upon which ʔálʔal stands is once again a home for the Indigenous community. It is a unique project that uses Indigenous practices and a trauma-informed lens to address residents' needs and goals.

ʔálʔal is in Pioneer Square, Seattle's first settler town. Native communities are incredibly resilient, and Pioneer Square had a thriving culture before colonization. For millennia, American Indians and Alaska Natives lived in harmony with the land and community. The project site was known as Little Crossing Over Place. It was a swampy area with abundant wildlife and berries, providing prime duck hunting and fishing for many tribes. There was a small portage where up to eight longhouses existed before 1852. Due to the alteration of the waterline, the previously existing beach and portage that gave the settlement its name no longer exist. When European American settlers arrived, a Duwamish village called the Ground of the Leader's Camp was located north of Pioneer Square. Native people remained in the area despite ordinances not allowing them to be in the city.

Government policies tried to exterminate Native people through genocide, outlawing cultural practices, removal from their homelands, and establishing reservations. Until the 1960s, Native children were forcibly removed from their homelands and sent to boarding schools to reject tribal culture and adapt to white society. Children were beaten when they spoke their language, their hair was cut, they were dressed in western clothes, and abuse was rampant. Urban relocation encouraged Native people to leave their reservations with promises of prosperity. In 1950, only 6 percent of American Indians and Alaska Natives lived in urban areas, compared to over 70 percent today. Government guarantees of education, housing, and employment were broken, leaving American Indians and Alaska Natives disconnected from their traditions, culture, and community.

The resulting homelessness spurred CSC to form in 1970. Centuries of negative government policies have led to Native people being the ultimate displaced peoples, and they now experience the region's most disproportionate rates of homelessness. Before 1492, Native homelessness did not exist. If Native-led agencies are given resources, they have the skills and ancestral knowledge to house and care for their people.

The development of ʔálʔal focused on an Indigenous design process throughout every aspect of the project, providing a framework for healing and hope. In 2017, during the first design session with architects, a Traditional Healer conducted a blessing to ensure their ancestors guided the project. Before construction began, traditional medicines were placed in the four corners of the ground, which elder Glen Pinkham (Yakama) blessed. Upon completion, Pinkham returned to ʔálʔal and led a Yakama cleansing ceremony, which also incorporated seven sacred medicines that were laid in the ground—sage, sweetgrass, cedar, nettle, salmonberry, bear root, and yarrow. These medicines now lend their names to each floor, symbolizing a pathway to healing for the community within.

Residents' units come with tables, chairs, and new beds. As most residents are experiencing homelessness, CSC also provides welcome kits in the units, which contain cleaning supplies, kitchenware, linens, and traditional medicines, including sage, sweetgrass, and lavender. Each unit has large windows, allowing sunlight to lighten the space naturally and support mental health. To accommodate residents' different needs, 16 units are designed for double occupancy and are slightly larger to comfortably house elderly residents, those with caretakers, and couples. Fourteen units comply with the Americans with Disabilities Act, while eight more can be adapted as needed. All rooms include extra safety features for the stove, oven, and heating systems.

CSC uses affirmative hiring practices and incorporates those tenets into ʔálʔal. They worked closely with their general contractor to set a high target for Minority- and Women-Owned Business Enterprise (MWBE) subcontractors. Due to CSC's continual advocacy, 28 percent of the subcontracts were paid to MWBE firms, including 25 percent to minority-owned firms. The City of Seattle is considered a national leader in using Community Preference Plans to ensure Black, Indigenous, and people of color (BIPOC) agencies can legally affirmatively market to their communities within the constraints of fair housing laws. To lease up ʔálʔal, CSC looked to other BIPOC affordable housing projects in Seattle, including Africatown's

Liberty Bank Building and El Centro de la Raza's Plaza Roberto Maestas Housing, which each achieved over 80 percent of their African American and Latinx target populations. The City of Seattle's Office of Civil Rights and Office of Housing approved ʔálʔal's Community Preference Plan for 60 of the 80 units.

## What Worked: The Program

Chief Seattle Club was founded in 1970 and is a registered 501(c)(3) housing and human services organization. CSC provides basic needs to build trust with its members and then offers wraparound health and human services integrated with traditional wellness. Their gateway program is a Day Center open seven days a week, 364 days a year (only closed on Indigenous People's Day). Approximately 120 members come to the Day Center daily for basic needs such as hot meals, showers, and laundry services. Wraparound on-site services are provided through CSC and their tribal, government, and nonprofit partners. Services include health care, mental health, traditional wellness, housing assistance, re-entry, domestic violence and sexual assault services, legal aid, access to benefits, and cultural and art programs. CSC's Day Center is directly next door to ʔálʔal, and most residents still go to the Day Center for breakfast and lunch.

ʔálʔal was initially conceived and designed as affordable housing, but CSC quickly realized the acuity levels were so high in their community that they needed to shift to PSH. They have increased staffing levels to ensure two staff members are available 24/7. Program managers and staff from CSC provide residents with opportunities to feel connected in their facilities: residents have housing, and housing becomes a home through the organization's efforts. Staff uses the Wild Rose Room (residential community room) to conduct various activities such as moccasin-making, ribbon skirt-making, drum circles, and talking circles. Additionally, Native art from various tribes is displayed throughout the hallways near each unit, and murals wrap around the walls in the stairwell.



***"Water is our first medicine. It should be our first focus—water and salmon which feed us."***

*—quote from CSC Staff*

## AIR

**Rain** - water falling

Brick Pattern

**Geese** - in flight

"Gift of the salt marsh"

Brick Pattern

**Matriarch** - dressed in cedar

Honoring the Coast Salish

"Our hands go up and recognition spreads"

Brick Pattern

**Cedar** - bough

"Cedar takes care of us"

Brick Pattern

**Canoes & Travelers**

"Water connects us"

Brick Pattern

## WATER

**Salmon**

"Salmon which feeds us"

Applied Art Medallions (3)

**Water**

"Essence of all Life"

Screen Pattern on Glass: windows/doors

NOTE: Brick patterns reflect patterns of Coast Salish weaving & basketry



**The building facade displays air, land, and water elements and their significance, symbolizing images to encourage wellness and healing. (Courtesy of Jones & Jones Architects)**

# Challenges

Founded in 1970, CSC operated on a limited budget for many years. In 2007, they completed their first capital campaign, moved into a permanent facility in Seattle's Pioneer Square, and expanded services. In 2014, Colleen Echohawk (Pawnee) became CSC's executive director and was surprised to learn the organization didn't have plans to develop housing or shelter. She hatched an audacious dream to develop trauma-informed, indigenous-designed housing focused on American Indian and Alaska Native people experiencing homelessness.

In pursuit of that goal, CSC was interested in purchasing the Leroy Helms building, which is directly adjacent to CSC's Day Center (their only site at the time). The Leroy Helms building included affordable housing (11 artist lofts), a day center, and commercial office space. Every year, a CSC board member would contact the building owner, Catholic Housing Services (CHS) of Western Washington, to express an interest in the Leroy Helms Building. Eventually, CHS began plans to relocate the day center (the Lazarus Day Center). In 2017, a purchase and sale agreement was signed with CSC. The terms were highly favorable: assume the existing encumbrances, including city and state affordable housing covenants and a small commercial loan.

The next hurdle was ensuring CSC could demolish the Leroy Helms building. Early plans included renovating the building through a phased development, but CSC soon realized that demolishing the building would be the best way to use the site by developing more housing. Since the building was in a historic neighborhood, the Pioneer Square Preservation Board (PSPB) was tasked with approving all construction projects. Ms. Echohawk joined the PSPB Board of Directors to establish a positive relationship. As the Leroy Helms building had been renovated several times over the years, it had lost its historical significance, and the PSPB approved the demolition.

Assembling the funding was a monumental feat. In 2018, CSC conducted a campaign feasibility study to test a \$10

million capital campaign toward the initial estimated \$28 million project. The \$10 million campaign also included a \$3 million service reserve fund to pay for increased costs in the initial years of ʔálʔal. Donors responded favorably and the campaign was launched.

During the initial years of predevelopment, CSC experienced significant resistance to the project. Concerns abounded about fundraising, operating the housing, and assembling LIHTCs. The budget continued to increase as design progressed, bids came in higher than anticipated, the project scope expanded, and COVID-19 presented labor and supply chain challenges. CSC remained vigilant about creating Native-designed housing for Native people. They didn't accede to take on a partner to ensure they could find an equity investor. CSC was adamant they could meet the ever-increasing fundraising goal and refused to value engineer seemingly noncritical elements such as artwork and a rooftop garden.

The original ʔálʔal project design included 5,639 square feet of expanded space for CSC in the project's sub-basement. Engineering reports revealed the space would experience continual water intrusion because the site is located on tidal flats. CSC didn't want to displace the community health clinic from the basement, so they reduced their space significantly and moved it to the second floor. They explored adding another floor, but the added height required shifting from wood frame and concrete to steel, and there weren't enough potential housing sources to justify the added expense.

Fortunately, months later, CSC was given the opportunity to purchase the Monterey Lofts, two floors of market-rate housing above CSC's Day Center and directly adjacent to ʔálʔal. The owner was a long-time donor and discounted the property from \$3.3 million to \$1.5 million. CSC expanded its capital campaign to include the purchase and renovation of Monterey Lofts and renovate the club's Day Center.

Ultimately, CSC raised more than twice the initial \$10 million goal by securing over \$20 million in capital campaign contributions.

# Outcomes

Since opening in 2022, ʔálʔal has served 92 residents. All residents are individuals with low incomes (including 64 percent without income), and 98 percent are American Indian or Alaska Native. Among residents, 90 percent have experienced homelessness, 83 percent have disabilities, 55 percent live with mental health conditions, 44 percent have substance abuse disorders, 41 percent are elders, 14 percent are veterans, and 3 percent are youth (ages 18–24). The residents represent 40 different tribal nations. Most ʔálʔal staff members are American Indian or Alaska Native (80 percent), and 70 percent have lived experiences of homelessness. In 2023, all ʔálʔal residents exited to or maintained permanent housing, compared to an average of 96 percent of all PSH residents in King County, Washington.

CSC's reputation as an affordable housing developer has been viewed favorably by its public partners, including the City of Seattle, King County, and the State of Washington. ʔálʔal was CSC's first PSH project. In 2023 and 2024, they opened three additional PSH projects, are the fourth largest PSH provider in King County, and are the sole BIPOC agency.

Encouraged by ʔálʔal successes, CSC remains committed to achieving functional zero for American Indian and Alaska Native single adults in King County experiencing chronic homelessness by creating 1,000 affordable housing units and 100 shelter units. Based on its current pipeline, CSC can achieve this ambitious goal by 2030. Philanthropic and housing development partners, including Enterprise and Local Initiatives Support Corporation, have also expressed enthusiasm for CSC's goal of achieving functional zero for their community. CSC frequently hosts tribes and other Native nonprofits interested in solving their community's homelessness crises.



# HOMELESS TO HOUSED: PROJECT PRO FORMA

<b>NAME</b>	ʔálʔal (means “home” in Lushootseed)	<b>BRIEF DESCRIPTION</b> Chief Seattle Club's ʔálʔal focuses on serving unhoused urban American Indian/Alaska Native individuals earning incomes up to 30 percent area median income. ʔálʔal opened its doors in January 2022, offering 80 permanent supportive housing units designed by Native architect Johnpaul Jones of Jones & Jones Architects. The mixed-use building includes a health clinic, an Indigenous foods café, and expanded space for Chief Seattle Club.
<b>LOCATION</b>	108 Second Avenue Extension South, Seattle, Washington	
<b>SPONSOR</b>	Chief Seattle Club	
<b>NUMBER OF UNITS</b>	80	
<b>SIZE (SQUARE FOOTAGE)</b>	50,127 square feet	

## DEVELOPMENT PRO FORMA

	TOTAL HOUSING (\$)	TOTAL NONHOUSING (\$)	PER RES./UNIT (\$)
<b>USE OF FUNDS</b>			
Acquisition of land and/or building	1,430,256	299,307	17,878
Architecture, engineering, and entitlement costs	1,319,557	542,252	16,494
Construction costs	19,998,402	7,233,814	249,980
Legal and professional costs (LIHTC fees, legal, audit)	468,536	25,352	5,857
Additional equipment and related costs	0	690,000	0
Development fees (permits, loan fees, insurance)	1,000,591	198,145	12,507
Interest during construction	821,340	91,260	10,267
Real estate taxes during construction	0	108,580	0
Other costs (reserves, developer fees, construction management, relocation fees, soft cost contingency, marketing)	3,707,889	127,543	46,349
<b>Total uses, capital cost</b>	<b>28,746,571</b>	<b>9,316,253</b>	<b>359,332</b>
<b>SOURCE OF FUNDS</b>			
Equity	18,875,552	0	235,944
Philanthropic capital, government grants, or similar	9,888,789	9,316,253	123,610
<b>Total sources</b>	<b>28,764,341</b>	<b>9,316,253</b>	<b>359,554</b>

## OPERATING PRO FORMA

	TOTAL (\$)	PER RES./UNIT (\$)
<b>ANNUAL REVENUE</b>		
Revenue from residents	211,512	2,644
Revenue from resident-related sources (vouchers, etc.)	446,760	5,585
Revenue from other sources (grants, philanthropy)	296,484	3,706
<b>Total revenue</b>	<b>954,756</b>	<b>11,934</b>
<b>ANNUAL EXPENSES</b>		
<b>PROPERTY OPERATIONS</b>		
Salaries	191,767	2,397
Repairs and maintenance	98,000	1,225
Utilities	111,000	1,388
Taxes	0	0
Insurance	37,000	463
Other property-related expenses	70,100	876
<b>Total property operational expenses</b>	<b>507,867</b>	<b>6,348</b>
<b>RESIDENT SERVICES</b>		
Salaries	370,260	4,628
Other (supplies)	18,656	233
<b>Total resident services</b>	<b>388,916</b>	<b>4,861</b>
<b>Total expenses</b>	<b>896,783</b>	<b>11,210</b>
<b>Net revenue</b>	<b>57,973</b>	<b>725</b>

## About the Urban Land Institute

ULI is a nonprofit education and research institute supported by its members. Its mission is to shape the future of the built environment for transformative impact in communities worldwide. Established in 1936, the Institute has more than 48,000 members worldwide representing all aspects of land use and development disciplines.

## About ULI Homeless to Housed

Homeless to Housed (H2H) recognizes that ULI members are well positioned to help address homelessness. With generous support from a growing number of ULI members, the initiative works to explore real estate solutions to the growing crisis affecting communities everywhere. Core elements of this work include conducting research, promoting cross-sector collaboration, providing local technical assistance through ULI's network of district councils, and sharing knowledge and expertise for addressing housing challenges for individuals and families.

This initiative began through the 2022 research report *Homeless to Housed: The ULI Perspective Based on Actual Case Studies*. Driven by the generosity and guidance of Preston Butcher, the report explores the role the real estate community can play in addressing the issue of homelessness. It includes a summary of lessons learned, a blueprint for how to replicate best practices in U.S. communities, and a series of case studies that demonstrate how the development community can be an active partner in addressing the critical shortage of housing in the United States. See the full report and companion case studies: [uli.org/h2h](https://uli.org/h2h).

[uli.org/homelessness](https://uli.org/homelessness)  
[homelessness@uli.org](mailto:homelessness@uli.org)



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